

SEARCH REQUEST FORM

(112)

Requestor's Name: YEILDEGA RETTA Serial Number: 09/030859
Date: 4/20/99 Phone: 305-0936 Art Unit: 2764

Search Topic:

Please write a detailed statement of search topic. Describe specifically as possible the subject matter to be searched. Define any terms that may have a special meaning. Give examples or relevant citations, authors, keywords, etc., if known. For sequences, please attach a copy of the sequence. You may include a copy of the broadest and/or most relevant claim(s).

database for companies who buy back
their stocks, or % stocks repurchased or
of stocks repurchased and price/take
or price/earnings ratio

04-20-1999 P02:35

STAFF USE ONLY

Date completed: 4-26-99
Searcher: Pinnel Reynolds
Terminal time: 123
Elapsed time: 540
CPU time: _____
Total time: 663
Number of Searches: ?
Number of Databases: 44

Search Site
 STIC /916

CM-1

Pre-S

N.A. Sequence

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Structure

Bibliographic

Vendors
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print & internet

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=> d his

(FILE 'USPAT' ENTERED AT 08:49:52 ON 19 APR 1999)
L1 119550 S STOCK?
L2 34015 S L1 AND (DATABASE OR DATA)
L3 15 S L2 AND ((PRICE SALE? OR PRICE EARNING?) (2A) RATIO)
L4 0 S L3 AND ((BUY? BACK) (3A) STOCK?)
L5 0 S L3 AND ((BUY? (3A) BACK) (3A) STOCK?)
L6 1 S BUY? (3A) BACK (5A) STOCK
L7 0 S BUY? BACK (3A) STOCK?
L8 0 S L3 AND (MARKET CAPITAL? VALUE)
L9 4 S L3 AND (MARKET CAPITAL?)
L10 2 S L9 AND (BACK)
L11 1 S L9 AND (OUTSTAND? STOCK? OR SHARE?)

=> d 19 1- pn

US PAT NO:	5,806,048 [IMAGE AVAILABLE]	L9: 1 of 4
US PAT NO:	5,774,878 [IMAGE AVAILABLE]	L9: 2 of 4
US PAT NO:	5,761,442 [IMAGE AVAILABLE]	L9: 3 of 4
US PAT NO:	5,675,746 [IMAGE AVAILABLE]	L9: 4 of 4

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=> d his

(FILE 'USPAT' ENTERED AT 08:49:52 ON 19 APR 1999)
L1 119550 S STOCK?
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L7 0 S BUY? BACK (3A) STOCK?
L8 0 S L3 AND (MARKET CAPITAL? VALUE)
L9 4 S L3 AND (MARKET CAPITAL?)
L10 2 S L9 AND (BACK)
L11 1 S L9 AND (OUTSTAND? STOCK? OR SHARE?)

=> d 19 1- pn

US PAT NO:	5,806,048 [IMAGE AVAILABLE]	L9: 1 of 4
US PAT NO:	5,774,878 [IMAGE AVAILABLE]	L9: 2 of 4
US PAT NO:	5,761,442 [IMAGE AVAILABLE]	L9: 3 of 4
US PAT NO:	5,675,746 [IMAGE AVAILABLE]	L9: 4 of 4

=> s 19 1-

MISSING OPERATOR 'L9 1-'

=> d 19 1-

1. 5,806,048, Sep. 8, 1998, Open end mutual fund securitization process; Kenneth Kiron, et al., 705/36, 35 [IMAGE AVAILABLE]
2. 5,774,878, Jun. 30, 1998, Virtual reality generator for use with financial information; Paul Steven Marshall, 705/35, 1, 10, 36 [IMAGE AVAILABLE]
3. 5,761,442, Jun. 2, 1998, Predictive neural network means and method for selecting a portfolio of securities wherein each network has been trained using **data** relating to a corresponding security; Dean S. Barr, et al., 705/36, 35 [IMAGE AVAILABLE]
4. 5,675,746, Oct. 7, 1997, Virtual reality generator for use with financial information; Paul S. Marshall, 705/35, 1 [IMAGE AVAILABLE]

=> d 110 1-

1. 5,806,048, Sep. 8, 1998, Open end mutual fund securitization process; Kenneth Kiron, et al., 705/36, 35 [IMAGE AVAILABLE]
2. 5,761,442, Jun. 2, 1998, Predictive neural network means and method for selecting a portfolio of securities wherein each network has been trained using **data** relating to a corresponding security; Dean S. Barr, et al., 705/36, 35 [IMAGE AVAILABLE]

=> d 111

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* .
* Cover Sheet
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=====

*** Your Memo ***

* .
* Prepared for: Yehdega Retta
* .
* By : Pamela Reynolds
* .
* Date : April 26, 1999
* .

Dear Yehdega Retta :

Please find attached the database search results for patent application 09/030854.

I have marked items that may be of interest to you. If there is any additional searching or follow-up you would like, please call me at 308-7798 or feel free to email me.

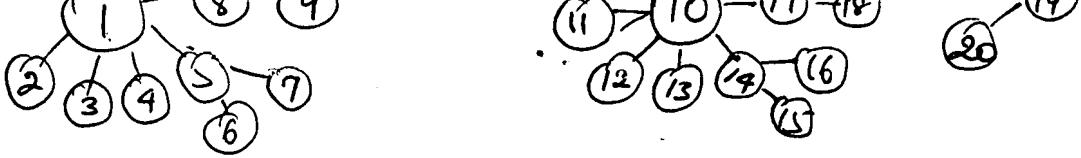
Thank you.

Pamela Reynolds
EIC
CPk2 4B30

09/03/85

ABSTRACT

A computer implemented method for creating an investment report. A database of stock information is screened based upon buyback ratio and prices/sales ratio selection criteria. The buyback ratio represents the percentage of stocks repurchased by a company during a given period that resulted in a net decrease in outstanding shares. The method and system use the criteria to identify companies with a highest buyback ratio and with the lowest price/sale ratio. The resulting list of stocks are ranked and output in an investment report that provides superior return over conventional investment techniques.



Claims:

1. A computer implemented method for creating a buyback investment report comprising the steps of:
 - a receiving a request specifying a selection of stocks from a database of stock information;
 - b selecting criteria for screening the selection of stock, wherein the selected criteria consists of a buyback ratio and at least one of price/sales ratio and a price/earnings ratio for each stock,
 - c screening the selection of stocks, the screening process including the substeps of
 - d identifying the stocks from the specified selection having buyback ratios, wherein a buyback ratio corresponds to a percentage of issued stock repurchased from the public during a specified period and resulting in a decrease of shares outstanding, and
 - e identifying a price/sales ratio or price/earnings in the group for each such stock of a subset of the stocks having buyback ratios, wherein the subset is determined based on the buyback ratio for each stock; and ranking stocks within the subset based on the price/sales ratio or price/earnings for each stock, wherein the stock having the lowest price/sales ratio or price/earnings ratio is ranked the highest.
2. The method of claim 1, wherein the database includes a market cap value table

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 *File 636: Company names are now searchable using /CO and CO=.
 File 122:Harvard Business Review 1971-1999/Apr
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Set	Items	Description
S1	308328	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	208714	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- ()(DEMPTION OR PURCHASE) OR SHORT()COVERING
S3	4463074	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTA- L?
S4	4692036	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ()RATIO? OR MONETA- RY()VALUE? OR WORTH OR COST?
S5	6840482	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	95974	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL?()VALUE()TABLE
S8	5715	S1(S)S2
S9	2591	S8(S)S3
S10	1551	S9(S)S4
S11	1456	S10(S)S5
S12	63	S11(S)S6
S13	59	RD S12 (unique items)
S14	30	S13 NOT (PY=>1998 OR PD=>980226)

14/3/1 (Item 1 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00800241 00800681

American General Reports 12% Increase In Second Quarter Operating Earnings Per Share

PR Newswire
DATELINE: HOUSTON July 30, 1997 WORD COUNT: 3040

14/3/2 (Item 2 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00797265 00797705

CENFED Financial Corp. Announces 25% Increase in Second-Quarter Earnings and a 16% Decrease in Delinquent Loans.

Business Wire
DATELINE: PASADENA, Calif. July 24, 1997 WORD COUNT: 3579

14/3/3 (Item 3 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00777905 00778344

Chartwell Re Corporation Reports Record Operating Earnings For First Quarter 1997.

Business Wire
DATELINE: STAMFORD, Conn. May 6, 1997 WORD COUNT: 1709

14/3/4 (Item 4 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00768843 00769282

Baldwin & Lyons, Inc. Unaudited First Quarter Report

PR Newswire
DATELINE: INDIANAPOLIS April 29, 1997 WORD COUNT: 646

14/3/5 (Item 5 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00764297 00764736

TRAVELERS GROUP REPORTS RECORD FIRST QUARTER OPERATING EARNINGS OF \$633.2 MILLION;.

Business Wire
DATELINE: NEW YORK April 14, 1997 WORD COUNT: 3035

14/3/6 (Item 6 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00760664

00761103

Norwest Posts Record Earnings for First Quarter

PR Newswire

DATELINE: MINNEAPOLIS April 14, 1997 WORD COUNT: 4759

14/3/7 (Item 7 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00729224

00729661

AMBAC Announces Fourth Quarter Net Income of \$52.0 Million, Up 9%; Fourth Quarter Core Earnings Up 17%, Operating Earnings Up 10%.

Business Wire

DATELINE: NEW YORK Jan 30, 1997 WORD COUNT: 3564

14/3/8 (Item 8 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00727601

00728037

Chartwell RE Corporation reports record operating earnings for 1996.

Business Wire

DATELINE: STAMFORD, Conn. Feb 5, 1997 WORD COUNT: 2212

14/3/9 (Item 9 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00722621

00723057

CWM Mortgage Holdings, Inc. Announces A 21 Percent Increase In Annual Earnings;

PR Newswire

DATELINE: PASADENA, Calif. Jan 22, 1997 WORD COUNT: 2471

14/3/10 (Item 10 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00721217

00721653

Travelers Group reports record 1996 operating earnings of \$2.230 billion; Operating EPS a record \$3.35; both up 37% over \$1.632 billion and \$2.44 in 1995.

Business Wire

DATELINE: NEW YORK Jan 21, 1997 WORD COUNT: 4281

14/3/11 (Item 11 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00719655

00720090

Norwest Tops \$1 Billion in Annual Earnings For First Time

PR Newswire

DATELINE: MINNEAPOLIS Jan 16, 1997 WORD COUNT: 5450

14/3/12 (Item 12 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00717802

00718237

Star Banc Corporation announces record growth in earnings.

Business Wire

DATELINE: CINCINNATI Jan 14, 1997 WORD COUNT: 4319

14/3/13 (Item 13 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00693398

00693398

ACE Limited reports fourth quarter, year end earnings.

Business Wire

DATELINE: HAMILTON, Bermuda Nov 7, 1996 WORD COUNT: 1427

14/3/14 (Item 14 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00692979

00692979

PartnerRe Ltd. reports third quarter 1996 results and declares dividend of \$0.15 per share.

Business Wire

DATELINE: PEMBROKE, Bermuda Nov 6, 1996 WORD COUNT: 1668

14/3/15 (Item 15 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00692971

00692971

Chartwell Re Corporation reports third consecutive quarter of record operating earnings.

Business Wire

DATELINE: STAMFORD, Conn. Nov 6, 1996 WORD COUNT: 3756

14/3/16 (Item 16 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00691516

00691516

AMBAC Inc. announces third quarter net income of \$43.8 million, down 12% due to one-time gain in prior period.

Business Wire

DATELINE: NEW YORK Oct 31, 1996 WORD COUNT: 3386

14/3/17 (Item 17 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00691506 00691506

Correcting and replacing Consolidated Balance Sheets table.

Business Wire
DATELINE: NEW YORK Oct 31, 1996 WORD COUNT: 3449

14/3/18 (Item 18 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00649389 00649389

CHARTWELL RE CORPORATION REPORTS RECORD OPERATING EARNINGS FOR SECOND QUARTER 1996.

Business Wire
DATELINE: STAMFORD, Conn. August 1, 1996 WORD COUNT: 1778

14/3/19 (Item 19 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00645091 00645091

STANDARD MANAGEMENT REPORTS SECOND QUARTER RESULTS: POSTS RECORD REVENUES

PR Newswire
DATELINE: INDIANAPOLIS July 25, 1996 WORD COUNT: 1335

14/3/20 (Item 20 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00639413 00639413

TRAVELERS GROUP REPORTS RECORD SECOND QUARTER OPERATING EARNINGS OF \$566.2 MILLION; OPERATING EPS UP 44% TO RECORD \$1.15.

Business Wire
DATELINE: NEW YORK July 15, 1996 WORD COUNT: 3683

14/3/21 (Item 21 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00638877 00638877

Star Banc Corporation announces increase of 19.6 percent in second quarter earnings per share.

Business Wire
DATELINE: CINCINNATI July 11, 1996 WORD COUNT: 2544

14/3/22 (Item 22 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00603925

00603925

S&T BANCORP ANNOUNCES FIRST QUARTER EARNINGS

PR Newswire

DATELINE: INDIANA, Pa. April 16, 1996 WORD COUNT: 823

14/3/23 (Item 23 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00601752

00601752

TRAVELERS GROUP REPORTS RECORD FIRST QUARTER OPERATING EARNINGS OF \$479.6 MILLION; OPERATING EPS UP 41% TO RECORD \$1.42

PR Newswire

DATELINE: NEW YORK April 15, 1996 WORD COUNT: 2671

14/3/24 (Item 24 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00600109

00600109

Star Banc Corporation announces increase of 17.4 percent in first quarter earnings per share.

Business Wire

DATELINE: CINCINNATI, Ohio April 9, 1996 WORD COUNT: 2226

14/3/25 (Item 25 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00567360

00567360

CWM MORTGAGE HOLDINGS, INC. ANNOUNCES 30 PERCENT INCREASE IN FOURTH QUARTER EARNINGS TO \$0.35 PER SHARE;

PR Newswire

DATELINE: PASADENA, Calif. Jan 18, 1996 WORD COUNT: 2142

14/3/26 (Item 26 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00536180

00536180

CWM MORTGAGE HOLDINGS INC. ANNOUNCES 27 PERCENT INCREASE IN THIRD QUARTER EARNINGS TO \$0.33 PER SHARE

PR Newswire

DATELINE: PASADENA, Calif. Oct 17, 1995 WORD COUNT: 1911

14/3/27 (Item 27 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou. (R)

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00508501

00508501

GUARANTY NATIONAL CORP.'S 1994 OPERATING EARNINGS PER SHARE INCREASED 32 PERCENT

PR Newswire
DATELINE: ENGLEWOOD, CO February 22, 1995 WORD COUNT: 2095

14/3/28 (Item 28 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00491268 00491268

FIRST COLONY REPORTS 2ND QUARTER RESULTS

PR Newswire
DATELINE: LYNCHBURG, VA August 3, 1994 WORD COUNT: 1067

14/3/29 (Item 29 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00478761 00478761

AIG REPORTS FIRST QUARTER 1994 NET INCOME ROSE TO \$505.6 MILLION; PRETAX INCOME EXCLUDING CATASTROPHE LOSSES INCREASED 13.2 PERCENT

PR Newswire
DATELINE: NEW YORK, NY April 28, 1994 WORD COUNT: 1879

14/3/30 (Item 30 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00335694 00335694

WAXMAN INDUSTRIES REPORTS FOURTH QUARTER AND FISCAL YEAR 1992 RESULTS: DECLARES QUARTERLY DIVIDEND

News Release
DATELINE: BEDFORD HEIGHTS, OH September 8, 1992 WORD COUNT: 1086

14/3,K/1 (Item 1 from file: 621)
DIALOG(R)File 621:IAC New Prod.Annou.(R)
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00800241

00800681

American General Reports 12% Increase In Second Quarter Operating Earnings Per Share

PR Newswire

DATELINE: HOUSTON July 30, 1997 WORD COUNT: 3040

...with assets of \$77 billion and market capitalization of \$13 billion, today reported a 12% **increase** in second quarter operating earnings per share to \$.86 compared to \$.77 in the second...

...the quarter were \$215 million compared to \$193 million for the 1996 period, an 11 % **increase**.

As a result of the pooling of interests method used to account for the company...

...the acquisition had been in effect for all periods presented.

Year-to-date operating earnings **increased** 16% to \$429 million or \$1.73 per share compared to \$371 million or \$1...

...charge to net income of \$353 million in the second quarter for change of control **costs** and other acquisition-related expenses incurred in the USLIFE acquisition, the disposition of non-strategic...

...building for the future, we remain firmly focused on current performance. We achieved a 12% **increase** in operating earnings per share, with gains in each of our business segments. Consumer finance had a solid quarter, with improved credit quality and a 31% **increase** in operating earnings. We are confident that this segment has reached a sustainable level of...

...system while achieving operating efficiencies throughout its life insurance segment. This structure is expected to **increase** sales through improved product development and enhanced customer service, and at the same time, reduce...

...actions further the company's strategy to focus on building its core business operations.

Share **Buyback** Activity. During the quarter, American General completed an accelerated share **buyback** transaction for 6.4 million of its common shares. Year-to-date, the company has **repurchased** 9.5 million shares.

Additional Corporate Financial Highlights

The following corporate financial highlights compare the...

...with the comparable restated 1996 periods:

June 30, 1997 Compared to June 30, 1996
-- Assets **increased** \$6.6 billion to \$77.4 billion, up 9%;
-- Separate account assets **increased** 50% to \$9.7 billion;
-- Corporate capitalization **increased** \$821 million to \$10.2 billion,
up

9%; and
-- Common stock price per share was \$47.75, up 31%.
Six Months 1997 Results
-- Revenues and deposits **increased** \$386 million to \$6.9 billion, up 6%;
-- Pretax operating earnings **increased** 16% to \$666 million;
-- Operating earnings per share **increased** 16% to \$1.73; and
-- Operating return on shareholders' equity was 13.5%, up from...

...leading provider of consumer and home equity loans and other credit-related products. The company **ranks** among the nation's largest consumer finance companies with a nationwide network of 1,343...

...the results for the quarter ending June 30, 1997 with the comparable 1996 period:

-- Sales **increased** 29% to \$347 million;
-- Segment earnings **increased** 8% to a record \$64 million;
-- **Assets increased** 16% or \$4.5 billion to \$33 billion; and,
-- Return on equity **increased** to 16.9% from 16.6%.

Second Quarter Results. VALIC reported continued strong sales growth...

...for 51% of total premium deposits in the quarter. The strong sales combined with the **increase** in the equity market led to a 53% **increase** in separate account assets compared to the prior year. Separate account assets at the end...

...billion.

VALIC's ongoing strategy of selective expansion in key markets led to a 10% **increase** in its field force of retirement planning specialists over the prior year. This **increase** contributed to an 11% rise in the **number** of participants, which now totals over one million. Premium deposits **increased** 24% to \$860 million, while assets **increased** 16% over the prior year. The surrender ratio declined to 5.1% from 5.2% a year ago and remains well below the industry average.

Earnings **increased** 8% to a record \$64 million in the second quarter due to higher income generated from the growth in assets and continued emphasis on **cost** control. Return on equity for the quarter **increased** to 16.9% as compared to 16.6% in the 1996 second quarter as a result of the **increased** contribution of variable products which require less capital.

Life Insurance

Performance Highlights. The following performance...

...the quarter ending June 30, 1997 with the comparable 1996 period:

-- Annualized premium life sales **increased** 11% to \$141 million;
-- Segment earnings **increased** 2% to \$143 million;
-- Total deposits **increased** 3% to \$401 million; and,
-- Return on equity was 10.0% compared to 10.2...

...second quarter operating earnings of \$143 million compared to \$140 million a year ago. This **increase** resulted from additional operating earnings in the company's career agency division generated from the acquisition of Home Beneficial.

Annualized premium life sales **increased** 11% to \$141 million in the quarter. The **increased** sales primarily reflect strong gains in the independent producer division and incremental sales from acquired...

...At the end of the quarter, life insurance in force was \$324 billion, a 7% increase from a year ago.

Consolidation and integration of recently acquired companies into the career agency...

...results for the quarter ending June 30, 1997 with the comparable 1996 period:

- Segment earnings increased 31% to \$40 million;
- Delinquency ratio improved to 3.73% from 3.99%;
- Charge off 6%.

Second Quarter Results. Consumer finance reported \$40 million in operating earnings, a 31% increase over the prior year period. During the quarter, overall credit quality improved compared to the...

...company's strategic decision to sell underperforming receivables and actions taken to strengthen underwriting and increase the percentage of higher quality, real estate-secured loans.

Charge offs declined to 3.68% of receivables...

...s historic range of charge off coverage.

The improvement in charge offs led to an increase in risk-adjusted spread to 6.45% in the quarter from 5.91% in the...

...Realized Investment

Gains	\$14	\$2	\$10	\$20
Non-recurring Items	\$ (353)	\$ (32)	\$ (353)	\$ (32)

The decrease in interest on corporate debt during 1997, offset by an increase in dividends on preferred securities, reflects the repayment of debt from the proceeds of preferred...

...Higher earnings on corporate assets led to the improvement in the other corporate category. The increase in realized investment gains during the quarter resulted from gains on the sale of securities within the investment portfolio. The non-recurring items in the 1997 periods relate primarily to previously disclosed change of control costs for the USLIFE acquisition, the disposition of non-strategic assets, costs associated with the life segment divisional realignment, and settlement of litigation. The 1996 non-recurring...

14/3,K/2 (Item 2 from file: 621)
DIALOG(R)File 621:IAC New Prod.Annou.(R)
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00797265

00797705

CENFED Financial Corp. Announces 25% Increase in Second-Quarter Earnings and a 16% Decrease in Delinquent Loans.

Business Wire

DATELINE: PASADENA, Calif. July 24, 1997 WORD COUNT: 3579

...and chief executive officer, stated: "I am pleased to announce the company's core earnings increased by 18 percent in the second quarter and reached a record level. Core earnings reflect the benefits of lower credit costs, due to sharp reductions in delinquent loans and charge-offs, and lower operating expenses."

The...

program.

Pre-tax investment income **decreased** 7.5% from the 1996 quarter due to **decreases** in yields for nearly all investment classes. Overall pre-tax yields **decreased** from 5.4% during the first quarter of 1996 to 5.0% for the current quarter. Overall after tax yields **decreased** from 3.8% to 3.5%.

The consolidated combined ratio of the insurance subsidiaries for...
...gain on

a combined ratio of 89.4% for the first quarter of 1996. The **increase** in the consolidated combined ratio reflects **increases** in both loss and expense ratios. Loss ratios, while up slightly in fleet trucking, were...

...all divisions, including the new private passenger and small fleet products. The consolidated expense ratio **increased** by 5.9 **percentage** points from the prior year reflecting a decline in trucking premium relative to fixed **costs** and start up expenses with insufficient volume to minimize ratios in the new product lines.

The Company's **investment portfolio** suffered a \$12.4 million **decrease** in unrealized net gains during the quarter. That was partly due to unrealized gains at...

...123,000 shares of its outstanding stock for \$2.2 million under its continuing stock **repurchase** program. These treasury stock purchases are **recorded** as a reduction to equity. Accordingly, shareholders' equity **decreased** \$9.5 million from December 31, 1996 and totals \$263.7 million at March 31, 1997. Book value per common share outstanding **decreased** 3.2%, or \$.62, to \$18.84 during the first quarter.

Financial Highlights (unaudited)
Baldwin...

...539	377		
Discontinued operations		--	241
Net income		\$6,573	\$4,511

Per share data:

Average number of shares	14,063,048	14,596,622
Income from operations before realized capital transactions...		

14/3,K/5 (Item 5 from file: 621)
DIALOG(R)File 621:IAC New Prod.Annou. (R)
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00764297 00764736

TRAVELERS GROUP REPORTS RECORD FIRST QUARTER OPERATING EARNINGS OF \$633.2 MILLION;.

Business Wire
DATELINE: NEW YORK April 14, 1997 WORD COUNT: 3035

...periods. This reflects last year's two stock splits, as well as the company's **repurchase** of approximately 4.6 million common shares during the 1997 quarter, principally for employee benefit...

...1.00 per share, versus \$0.74 in the 1996 period. (Basic operating EPS are **calculated** on the basis of weighted average shares actually outstanding, excluding

investment income, reflecting repositioning of the **investment portfolio** over the past year. Earnings growth attributable to strong sales of recently introduced products -- including...
...intensive variable life insurance and annuities -- was partially offset by a gradual decline in the **amount** of higher margin business written several years ago.

Strong sales through The Copeland Companies, Smith...

...For individual life insurance, direct premiums and deposits for the quarter (excluding single premium policies) **increased** 5% to \$73.1 million from \$69.9 million in the prior year. Life insurance...

...strength in life insurance in force and favorable mortality experience. Sales growth also benefited from **increased** application of the Financial Needs Analysis as a diagnostic tool to **increase** the company's ability to address PFS client needs. More than 88,000 FNAs were submitted in the quarter, representing a 733% **increase** over the prior year period.

Life insurance in force reached a record \$361.5 billion...

...with \$12.3 billion in the prior year period. Sales of mutual funds at PFS **increased** to \$722.0 million (at net asset value), a 27.4% improvement over the prior...

...As of March 31, 1997, it had been rolled out in 37 states, and the **number** of Secure policies issued grew to 16,675, compared to 5,519 in the prior...

...period.

During the month of March alone, 6,500 Secure policies were issued, a 167% **increase** over March 1996.

PROPERTY AND CASUALTY INSURANCE (Travelers Property Casualty Corp., NYSE:TAP)

The following...in Personal Lines significant contributors to earnings growth. Operating earnings reflect financing and other corporate **costs** of \$33.1 million, and were further reduced by minority interest of \$48.3 million...

...premiums were \$1.338 billion, compared to \$1.230 billion in the 1996 period. This **increase** is due to a change that conforms Aetna's and Travelers' methods of recording net...

...were \$774.9 million, compared to \$657.5 million in the comparable 1996 period. This **increase** reflects the change in reinsurance agreements, growth in affinity marketing and in Secure programs sold...

...EXPENSE: .-(\$51.8 MILLION) VERSUS (\$42.9 MILLION) IN 1996 PERIOD Corporate expenses as a **percentage** of operating earnings were down compared with the prior year period. **Increased** interest **costs** associated with higher debt levels in 1997 were partially offset by lower staff expenses in the corporate segment, including the allocation of additional expenses to other operating segments.

INVESTMENT PORTFOLIO Travelers Group's \$57.6 billion **investment portfolio** consists primarily of fixed income investments with average quality ratings of A+/A1. The effective...

...value at quarter-end was \$19.01 per share -- which includes unrealized losses in the **investment portfolio** of \$130.8 million. Excluding the mark-to-market requirement for the **investment portfolio**, book value for the period would have been \$19.21 per share. (Statistical Data

common stock equivalents. See accompanying tables for EPS calculated on primary, basic and diluted bases.)

Revenues were \$5.928 billion, up 31% over \$4...

...was \$642.1 million, or \$0.96 on a primary per share basis, which includes reported investment portfolio gains of \$8.9 million, or \$0.01 per share. This compares with net income...

...of \$520.2 million, or \$0.77 on a primary per share basis, which included reported investment portfolio gains of \$40.6 million, or \$0.06 per share. Net income calculated on a basic per share basis was \$1.01, versus \$0.81 in the 1996...

...Corp.), we remain well ahead of our announced plan to achieve \$300 million in annual cost savings by the end of 1997.

"Smith Barney posted record earnings, with significant gains in...

...group of 30 blue chip companies that comprise the Dow Jones industrial average. We were ranked #5 in The Business Week 50 -- an honor roll of the best performers culled from all S&P 500 companies. We were also ranked #40 in terms of revenues and #32 in profits in the list of Fortune 500...

...year the company or one of its subsidiaries has received an upgrade from a major rating agency -- a track record of which we are justifiably proud."

INVESTMENT SERVICES SMITH BARNEY OPERATING...

...continues to be one of the highest in the securities industry. Pre-tax profit margins increased to 24.2%, up from 22.8% in the prior year period.

Total revenues, net...

...2 million, reflecting broad growth in all recurring fee-based products -- led by a 30% increase in managed accounts; a 24% increase in Consulting Group revenues, and a 10% increase in mutual fund and money market fund revenues. Internally managed assets reached a record \$115.5 billion, and total fee-based assets under management were a record \$162.5...

...unchanged from the comparable 1996 period with a decline in equity underwritings offset by an increase in fixed income and other underwritings.

Principal transaction revenues were off 5% to \$263.6...

...because of a decline in taxable fixed income and equity trading, partially offset by an increase in municipal trading. Net interest income reached \$117.3 million, up 23%.

Total expenses, excluding interest, increased less than 2% to \$1.26 billion. The firm continues to focus on controlling fixed...were lower, as expected -- driven by a higher provision for loan losses. However, net receivables increased \$375.5 million, which reflects all-time record quarterly internal growth, and repThe average yield...

...to reflect the high level of personal bankruptcies across the credit industry. Reserves as a percentage of net receivables remained at 2.97%, even with year-end 1996 and up from...

...PERIOD

Improved quarterly earnings were largely driven by strong

.Follows) -0-

TRAVELERS GROUP - SUMMARY OF EARNINGS
(In millions of dollars and shares, except per share amounts)

For the quarter ended
March 31,

1997	1996

Revenues	\$5,928.0
	\$4,514.6...

...believes that basic earnings per share
is the more meaningful of the two new EPS
calculations .

TRAVELERS GROUP - SEGMENT REVENUES
(In millions of dollars)

For the quarter ended
March 31,

1997...

14/3,K/6 (Item 6 from file: 621)
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00760664 00761103

Norwest Posts Record Earnings for First Quarter

PR Newswire

DATELINE: MINNEAPOLIS April 14, 1997 WORD COUNT: 4759

...13.5 percent from
prior year

-- Return on realized common equity of 22.7 percent

-- Record return on assets of 1.63 percent

-- Non-performing assets 0.55 percent of loans, leases and OREO

(in millions, except
per share amounts)

First Quarter

1996%

Net Income	1997	Change
------------	------	--------

	\$ 321.9	18.6%
--	----------	-------

Fully Diluted Earnings per...

...of \$321.9 million for the
quarter ended March 31, 1997, an 18.6 percent increase over the
\$271.4 million earned in the first quarter of 1996. Fully diluted
earnings per common share was a record 84 cents, compared with 74
cents for the first quarter of 1996, an increase of 13.5 percent.
Return on realized common equity was 22.7 percent and return on
assets was a record 1.63 percent in 1997, compared with 22.7 percent
and 1.51 percent, respectively...

...from the same period last year.

Norwest Financial reported earnings of \$61.6 million, an increase of
2.9 percent over the first quarter of 1996. Mortgage Banking earned
\$33.8...

...chief executive officer.

.. increasing as rapidly as net charged-off loans since most retail loans are charged off before...

...at March 31, 1996. At June 30, 1996, the allowance for loan losses as a percentage of nonperforming loans was 298 percent compared to 304 percent at June 30, 1995, and 286 percent at March 31, 1996. As loans have grown and charge-offs have increased, the corporation has steadily increased the allowance for loan losses to keep pace with loan growth and the level of...

...income, which include such areas as installment lending, auto leasing and credit card services, have increased \$360 million or 18.3 percent. Specialized lending and corporate loans increased \$173 million, or 8.0 percent. Commercial and construction real estate loans increased \$136 million or 10.8 percent. Residential real estate loans decreased \$134 million or 10.1 percent reflecting management's decision to sell single family residential real estate loans into the secondary market.

Total deposits increased to \$7.57 billion at June 30, 1996 from \$6.98 billion at June 30...

...deposit products. The decline in deposits since March 31, 1996, is primarily due to a decrease in small CD's, which was partially offset by higher demand deposits.

Borrowed funds increased to \$914.9 million at June 30, 1996 compared to \$735.0 million at December 31, 1995. These increased funds, along with a decrease in the investment portfolio, funded loan growth and total asset growth during the first half of 1996.

At June 30, 1996, total intangible assets, net of accumulated amortization, amounted to \$225.8 million, compared to \$167.7 million at June 30, 1995, and \$229.1 million at March 31, 1996. The increase compared to June 30, 1995, reflects the premium paid for the acquisition of the Household branches in Columbus.

Total shareholders' equity was \$819.1 million at June 30, 1996, an increase of \$3.5 million or 0.4 percent from the \$815.6 million reported at...the purchase of up to two million shares over a three-year period under a buyback plan. As of June 30, 1996, the corporation had repurchased approximately 588,000 shares.

At June 30, 1996, the corporation's Tier I and Total Risk-Based Capital ratios amounted to 7.77 percent and 10.92 percent, respectively. This compares to Tier I and...

14/3,K/22 (Item 22 from file: 621)
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00603925

00603925

S&T BANCORP ANNOUNCES FIRST QUARTER EARNINGS

PR Newswire
DATELINE: INDIANA, Pa. April 16, 1996 WORD COUNT: 823

...S&T Bancorp today reported record earnings for the first quarter of 1996. Net income increased 13 percent to \$5,576,000 from \$4,921,000 in the year ago quarter. Earnings per share increased 14 percent to \$0.50 from \$0.44 in the first quarter of last year...

...solid quarter. It is

especially encouraging that we were able to generate a significant earnings **increase** during a period of slowing loan growth. Our consumer loan demand has declined, perhaps related...

...experienced several large payoffs which we expected, as construction projects were completed." Duggan continued, "Our **profitability ratios** continued to improve. Return on assets was 1.61 percent in the first quarter compared to 1.54 percent for all of 1995. Return on equity **increased** to 13.34 percent from 13.21 percent for the year of 1995. We are...

...We expect to continue to improve our return on equity through a combination of share **buybacks**, a higher dividend payout ratio and greater realized gains from our **Investment Company portfolio**."

Net interest income improved approximately 4 percent from the first quarter of 1995 due to...

...of the FDIC premium savings to more aggressively price deposits. Noninterest income, excluding security gains, **increased** 29 percent from last year's first quarter due to strong **increases** in deposit and cash management fees as well as letter of credit fees.

Total assets of \$1.4 billion as of March 31, 1996 represented an **increase** of \$111,000,000 or approximately 9 percent over March 31, 1995 totals. Gross loans **increased** 4 percent or \$37,000,000 from March 31, 1995. In addition, \$30,000,000...

...money market mutual funds and brokerage funds and the strategy appears to be working. Deposits **increased** over \$74,000,000 or 8 percent from last March with only \$25,000,000...

...in our marketplace. This deposit growth has allowed us to build liquidity, add to the **investment portfolio** and to resume our strong loan growth when demand improves."

Asset quality ratios continue to be very strong. Nonperforming loans **increased** slightly to \$2,898,000 at March 31, 1996 from \$2,227,000 at March 31, 1995 and \$2,844,000 at December 31, 1995. The allowance for loan losses **amounted** to approximately \$16,000,000 or 1.65 percent of gross loans at March 31...

...5 percent of assets, and book value per share was \$14.67. Duggan stated, "We **repurchased** approximately 250,000 shares in the first quarter of the Board's 350,000 share..."

...declared a \$0.21 first quarter dividend which is payable on April 25, 1996 to **shareholders of record** on April 1, 1996. The current \$0.84 annualized dividend rate represents a 24 percent **increase** over 1995's first quarter annualized dividend.

S&T's stock price closed the quarter at \$30.75 which was a modest **increase** from the year-end closing price of \$30.50. However, the March 31, 1996 price represents a 54 percent **increase** over the March 31, 1995 price of \$20.00.

Headquartered in Indiana, PA, S&T...

14/3,K/23 (Item 23 from file: 621)
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Set	Items	Description
S1	2898	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	1673	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- ()(DEMPCTION OR PURCHASE) OR SHORT()COVERING
S3	4061933	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTA- L?
S4	1089636	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ()RATIO? OR MONETA- RY()VALUE? OR WORTH OR COST?
S5	10836433	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	1005	INVESTMENT(2N)(PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL?()VALUE()TABLE
S8	2	S1 AND S2
S9	1	S2 AND S6

9/3,K/1 (Item 1 from file: 35)
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852483 ORDER NO: AAD84-18628

**THE APPLICATION OF MODERN PORTFOLIO THEORY TO INTERNATIONAL FIXED-INCOME
SECURITIES (EUROCURRENCY, INVESTMENTS, CASH MANAGEMENT)**

Author: COTNER, JOHN SLOAN

Degree: PH.D.

Year: 1983

Corporate Source/Institution: SAINT LOUIS UNIVERSITY (0193)

Source: VOLUME 45/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1826. 153 PAGES

...are essentially free from default (U.S. government and agency securities, negotiable C.D.'s, **repurchase** agreements, etc.)

The purpose of this study was to investigate whether a firm might achieve...

...improved risk-return position by adding securities denominated in foreign currencies to its short-term **investment portfolio**. Using historical interest rates, exchange rates, and inflation rates, mean-variance portfolio analysis was used...

8/3,K/1 (Item 1 from file: 35)
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01468183 ORDER NO: AADAA-I9606890

ACCOUNTING BASED VALUATION IN SETTINGS WITH SHARE REPURCHASES

Author: HALL, CHARLES EDWARD

Degree: PH.D.

Year: 1995

Corporate Source/Institution: COLUMBIA UNIVERSITY (0054)

Source: VOLUME 56/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4494. 110 PAGES

ACCOUNTING BASED VALUATION IN SETTINGS WITH SHARE REPURCHASES

Under certain conditions, the GAAP method of share **repurchase** accounting causes **repurchases** to decrease current book value per share and increase expected future earnings per share. This...

...future earnings positively to the magnitude of current book value. The inapposite impact of GAAP recorded share **repurchases** on current per share book value and expected future earnings per share appears to prevent

...

...measures to assess share value.

The apparent deficiency of GAAP leads us to consider alternative **repurchase** accounting methods from the viewpoint of shareholders engaged in two independent valuation exercises--firm valuation...

...approach of Ohlson (Ohlson, 1995) to derive benchmark valuation relations in the absence of share **repurchases**. Next we select **repurchase** accounting methods which preserve the benchmark valuation relations in the presence of **repurchases**. At the firm level, the GAAP **repurchase** accounting method--debit equity equal to the credit for assets distributed--is unique among the...

...The method requires an equity debit equal to the book value per share and an **asset** or liability **recorded** for the respective premium or discount of the share price to the book value per...

A

...The asset or liability must also be amortized.

Our inquiry yields two insights relevant to **repurchase** accounting practice. Firstly, given standard denominator concepts for per share measures--contemporaneous shares outstanding for book value and the time weighted average of shares outstanding for earnings--the same **repurchase** accounting method cannot serve shareholders seeking to infer both share value and firm value. Secondly, given the objective of share valuation, the current GAAP **repurchase** accounting method and the current GAAP denominator concept for earnings per share are incompatible in...

8/3,K/2 (Item 2 from file: 35)
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01193860 ORDER NO: AAD92-00351

DIVIDEND AND REPUTATION: THEORY AND EVIDENCE (SIGNALLING)

Author: KANG, EUN CHUL

Degree: PH.D.

Year: 1991

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Source: VOLUME 52/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2660. 165 PAGES

...of paying dividends, smoothing of dividends, and greater frequency of dividend payments compared to stock **repurchases**. The purpose of this

thesis is to explain the dividend phenomena using a reputation model...

...announcement is analyzed using all the cases of dividend initiation recorded on the CRSP daily **stock files** from July 2, 1962, to December 31, 1987. For firms which announce dividends during their...

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S1	1437	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	87	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE-() (DEMPTION OR PURCHASE) OR SHORT()COVERING
S3	31271	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTA-L?
S4	30619	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ()RATIO? OR MONETA-RY()VALUE? OR WORTH OR COST?
S5	51580	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR -ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	301	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL?()VALUE()TABLE
S8	1	S1 AND S2
S9	2	S2 AND S6

9/3,K/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01212725 DOCUMENT TYPE: Product

PRODUCT NAME: InvestNet 5.0 (212725)

Wall Street Consulting Group Inc (441571)
966 S Springfield Ave 3rd Floor
Springfield, NJ 07081 United States
TELEPHONE: (973) 376-9000

RECORD TYPE: Directory

CONTACT: JoAnne Stancampiano, Office Mgr

REVISION DATE: 980114

InvestNet 5.0 is a complete accounting and management system for a bank investment department's portfolio and liabilities. It handles accounting and client confirmations for repurchase agreements, jumbo certificates of deposit, commercial paper, federal funds and client securities safekeeping. The program...

DESCRIPTORS: Banks; Financial Institutions; Portfolio Management;
Accounting; Investment Management; Securities; Financial Reporting

9/3,K/2 (Item 2 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01015261 DOCUMENT TYPE: Product

PRODUCT NAME: Bondseye 2.1 (015261)

Ergo Inc (379859)
1419 Wyant Rd
Santa Barbara, CA 93108 United States
TELEPHONE: (805) 969-9366

RECORD TYPE: Directory

CONTACT: Bret Timmons Tucker, Pres

REVISION DATE: 970507

...Special situations can be analyzed, including odd first/second coupons, long/short accrued interest periods, redemption of principal after last coupon, premium amortization and unusual payment frequencies. Issue types include corporate...

DESCRIPTORS: Financial Calculations; Investment Analysis; Portfolio Management; Bond Market

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File 344:Chinese Patents ABS Apr 1985-1999/Feb
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File 347:JAPIO Oct 1976-1998/Nov. (UPDATED 990312)
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File 351:DERWENT WPI 1963-1999/UD=9915;UP=9915;UM=9915
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Set	Items	Description
S1	1020	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	144	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE-() (DEMPTION OR PURCHASE) OR SHORT()COVERING
S3	1934260	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTA-L?
S4	449963	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ()RATIO? OR MONETARY()VALUE? OR WORTH OR COST?
S5	1991175	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR -ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	13	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL?()VALUE()TABLE
S8	0	S1 AND S2
S9	0	S2 AND S6
S10	3	S1 AND S6

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012089333 **Image available**
WPI Acc No: 98-506244/199843
XRPX Acc No: N98-394699

Data processing system for optimising strategic investment in portfolio management - adopts linear programming technique by which risk statistics of current portfolios and recommended changed portfolios of each investor group are obtained

Patent Assignee: PETRUZZI C R (PETR-I)

Inventor: PETRUZZI C R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5806049	A	19980908	US 9350802	A	19930421	G06F-017/30	199843 B
			US 95436803	A	19950502		
			US 96893579	A	19960930		

Priority Applications (No Type Date): US 9350802 A 19930421; US 95436803 A 19950502; US 96893579 A 19960930

Filing Details:

Patent	Kind	Filing Notes	Application	Patent
US 5806049	A	Cont of	US 9350802	
		Cont of	US 95436803	

Language, Pages: US 5806049 (11)

Data processing system for optimising strategic investment in portfolio management...

...Abstract (Basic): The system includes a **database** of available **investment** assets and characteristic of the assets, which include current ownership of the assets, anticipated changes in the quantity of the assets and return of each **asset**. Another **database** containing catagorised details of the investor population, further delineated by attributes comprising tax rates, cost...

10/3,K/2 (Item 2 from file: 351)
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011731034 **Image available**
WPI Acc No: 98-147944/199814
XRPX Acc No: N98-117247

Multiple account management system for property investment - has computer program that accepts individual preferences on portfolio composition, and accepts real-time data to compute current risk

Patent Assignee: MERRILL LYNCH PIERCE FENNER & SMITH INC (MERR-N)

Inventor: AUSTIN C H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
FR 2752472	A1	19980220	FR 9610205	A	19960814	G06F-017/60	199814 B

Priority Applications (No Type Date): FR 9610205 A 19960814
Language, Pages: FR 2752472 (12)

...Abstract (Basic): processing of this data to evaluate a property investments in relation to other forms of **investment**. A **database** stores the accounts of a number of participants in a property investment management scheme. Each...

...ADVANTAGE - Processes information related to property market to reduce risks of property **investment**, to update **portfolio** and to prepare alternative investment scenarios...

10/3,K/3 (Item 3 from file: 351)
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009140774 **Image available**

WPI Acc No: 92-268212/199232

XRPX Acc No: N92-205169

Stock and cash portfolio development system - integrates investment performance, SEC reports and stock database using data gathering and processing methodology on computer

Patent Assignee: FOX P J (FOXP-I)

Inventor: FOX P J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5132899	A	19920721	US 89421652	A	19891016	G06G-007/52	199232 B

Priority Applications (No Type Date): US 89421652 A 19891016

Language, Pages: US 5132899 (12)

... **integrates investment performance, SEC reports and stock database using data gathering and processing methodology on computer**

...Abstract (Basic): and purchased for investment and operating accounts. Specifically, the system integrates three areas of data: **investment performance for investment managers** (the **investment manager database**); federal **Securities Exchange Commission (SEC) reports filed quarterly by investment managers** (the government report **database**); and financial characteristics for a large number of **stocks** (the **stock database**).

...

...**screens and criteria are applied to the three data areas. The investment managers in the investment manager database are screened to find investment managers with top performances who meet a series of other...**

...upon the largest stock holdings for the investment managers chosen in the first step. The **stock database** financial characteristics are applied against the stocks from the government reports

SYSTEM:OS - DIALOG OneSearch
File 9:Business & Industry(R) Jul 1994-1999/Apr 23
(c) 1999 Resp. DB Svcs.
File 15:ABI/INFORM(R) 1971-1999/Apr 23
(c) 1999 UMI
File 484:Periodical Abstracts Plustext 1986-1999/Apr W1
(c) 1999 UMI
File 545:Investext(R) 1982-1999/Apr 23
(c) 1999 Thomson Financial Networks
File 553:Wilson Bus. Abs. FullText 1982-1999/Mar
(c) 1999 The HW Wilson Co
File 613:PR Newswire 1987-1999/Apr 23
(c) 1999 PR Newswire Association Inc
File 623:Business Week 1985-1999/Apr W3
(c) 1999 The McGraw-Hill Companies Inc
File 624:McGraw-Hill Publications 1985-1999/Apr 22
(c) 1999 McGraw-Hill Co. Inc

Set	Items	Description
S1	142083	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	340680	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE- ()(DEMPTION OR PURCHASE) OR SHORT()COVERING
S3	4307226	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTA-L?
S4	4830123	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ()RATIO? OR MONETA-RY()VALUE? OR WORTH OR COST?
S5	6060030	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	96108	INVESTMENT (2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL?()VALUE()TABLE
S8	3223	S1(S)S2
S9	1189	S8(S)S3
S10	453	S9(S)S4
S11	332	S10(S)S5
S12	20	S11(S)S6
S13	20	RD S12 (unique items)
S14	18	S13 NOT (PY=>1998 OR PD=>980226)

14/3,K/1 (Item 1 from file: 545)
DIALOG(R) File 545:Investext(R)
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07646362

Annaly Mortgage Management, Inc. - Company Report
IPO MAVEN
Anon
NEW JERSEY (STATE OF)

DATE: June 30, 97
INVESTTEXT(tm) REPORT NUMBER: 2598405, PAGE 3 OF 3, TEXT PAGE
This is a(n) COMPANY report.

TEXT:

...achieve its investment objectives depends not only on its ability to borrow money in sufficient **amounts** and on favorable terms but also on the Company's ability to renew or replace...

...the Company may be required to terminate any hedging positions, which could result in further **costs** to the Company. At the same time, the market value of the assets in which the Company's liquidity capital is invested may have **decreased**.

Company Strategy

The Company specializes in investing in Mortgage-Backed Securities. Its principal business objective...

...stockholders from the spread between the interest income on its Mortgage-Backed Securities and the **costs** of borrowing to finance its acquisition of Mortgage-Backed Securities. The Company will elect to...

...including mortgage derivative securities representing the right to receive interest only or a disproportionately large **amount** of interest. It is expected that the Pass-through Certificates acquired by the Company for its **investment portfolio** will continue to consist primarily of adjustable-rate Agency Certificates, which include adjustable-rate mortgage...

...per share to certain directors, officers and employees of the Company, and (iii) borrowings under **repurchase** agreements whose interest rates adjust based on changes in short-term market interest rates. The...

...ended August 31, 1997, which shall be payable on October 23, 1997 to holders of **record** of common **stock** as of September 2, 1997. At June 30, 1997, approximately 93% of the Company's...

...in short-term interest rates may significantly influence the Company's net interest income.

Investment Rating : 1=Most Favorable 2=Favorable 3=Neutral 4=Less Favorable 5=Least Favorable

...

14/3,K/2 (Item 2 from file: 545)
DIALOG(R) File 545:Investext(R)
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07459467

Huntington Bancshares Incorporated - Company Report
THOMSON BANKWATCH
Pellegrino, N.

NEW YORK (STATE OF)

DATE: August 25, 97

INVESTTEXT(tm) REPORT NUMBER: 2579279, PAGE 5 OF 10, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...7
Total \$62.4 \$41.6

* Net charge-offs for the first half of 1997 amounted to \$37.8 million, or 0.52% of average loans annualized. The level of charge-offs represented an increase of \$14 million over the same period in 1996 due to a couple of commercial...

...qualify as tier I capital.

* HBAN's board approved an 11 million share 2-year repurchase program in February 1996. During 1996, 10.4 million shares were repurchased at a cost of \$249 million. During 1Q97, 1.4 million additional shares were repurchased at a cost of \$37.6 million, leaving 2.8 million shares remaining. As of May 1997, HBAN has rescinded its stock buyback authorization in association with the First Michigan transaction pending.

* In 1996, common stock dividends increased 9% compared to 1995 to \$ 0.76 per share from \$0.70 per share. For...

...for the 10% stock dividend to shareholders in July 1997. HBAN's 3Q97 dividend was increased to \$0.20 per share, representing an 11% increase over 2Q97.

LIQUIDITY AND FUNDING
Securities as of December 31, 1996
(\$ millions)

	Investment	Securities Available...
...867.1		
Equity Securities	-	7.2
Total	\$60.4	\$4,743.9

(1) at amortized cost
(2) at fair value

* The unrealized gain in the investment securities portfolio totaled \$0.663 million as of December 31, 1996 (compared to unrealized gains of \$1.6 million at the prior year-end). Unrealized losses were recorded in the securities available for sale portfolio of \$22.9 million (contrary to last year's gains of...).

14/3,K/3 (Item 3 from file: 545)

DIALOG(R) File 545:Investtext(R)

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07354663

Credit Lyonnais - Company Report

THOMSON BANKWATCH

Guepin, M.

NEW YORK (STATE OF)

DATE: July 14, 97

INVESTTEXT(tm) REPORT NUMBER: 2565312, PAGE 13 OF 18, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...Between January 1994 (the benchmark date of the European Commission) and December 1996, total assets **decreased** by 14.3%, the **number** of staff **decreased** by 28.1% and the **number** of offices declined by 31.6%. The French government is to submit soon to Brussels...

...imply a further reduction of CL's European banking network.

* Total assets declined reflecting a **decrease** in interbank activities, the partial securitization of the loan to EPFR and some assets disposal...

...the major European currencies, together with the dollar (+ 6.9%), which all contributed to an **increased** contribution of foreign units to total assets.

Securities and Bonds Portfolio(1)
(FF millions)

1996...

...mark-to-market basis. Securities held for sale are carried on the balance sheet at **cost** net of accrued interest when purchased. A provision together with gains or losses are established...

...when the market value falls below book value or at disposal. Debt securities held for **investment** are **recorded** at **cost** value. The difference between **cost** and **redemption** value is recorded in the income statement over the residual life of the securities. Long...

...recoveries of provisions for depreciation, together with capital gains or losses on disposals of unconsolidated **securities**, are **recorded** under "gains, losses and provisions on long-term investments."

* CL's securities and bonds portfolio accounted for 20.6% of total assets. Out of its total **investment portfolio**, about 85% are bonds and other debt securities.

...

14/3,K/4 (Item 4 from file: 545)
DIALOG(R)File 545:Investext(R)
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06720382
UMB Financial Corporation - Company Report
THOMSON BANKWATCH
Mackerey, J.
NEW YORK (STATE OF)

DATE: November 6, 96
INVESTEXT(tm) REPORT NUMBER: 1817871, PAGE 3 OF 6, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...of total consumer loans
as of June 30, 1996 and December 31, 1995, respectively.

* The **increase** in non-accrual loans was primarily the result of the addition of three commercial loans...

...Tier 1 Total

UMB Bank, n.a. 7.91 15.45 16.12

* A stock **repurchase** program was authorized by UMBF's board of directors during April 1996. The authorization allows for the **repurchase** of approximately 5% of UMBF's common stock over the next 12 months.

* During December...

...guaranteed by UMBF.

LIQUIDITY AND FUNDING

Investment Securities as of December 31, 1995
(\$ millions)

	Amortized Cost	Fair Value
U.S. Treasury	\$1,679.9	\$1,686.3
U.S. Agencies	498...	

...With the exception of securities issued by state and political subdivisions, UMBF carries its entire **investment securities portfolio** as available for sale. The after-tax unrealized loss on the available for sale **securities portfolio recorded** as a component of equity was \$13.2 million, as of June 30, 1996, reduced...

...as of December 31, 1995.

* As of June 30, 1996, the average life of the **investment securities portfolio** was 24 months with 32% of the portfolio maturing during the next twelve months.

* To...

...on specific instruments held in its trading portfolio. As of December 31, 1995, the contract **amount** of open financial futures contracts was \$59.1 million. UMBF does not utilize off-balance...

14/3,K/5 (Item 5 from file: 545)
DIALOG(R) File 545:Investext(R)
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06542159

Insurance Investor's Monthly - Industry Report
FOX-PITT, KELTON, INC.
McIntosh, R.P., et al
CONNECTICUT STATE OF|

DATE: August 12, 96
INVESTEXT(tm) REPORT NUMBER: 1775253, PAGE 10 OF 41, TEXT PAGE
This is a(n) INDUSTRY report.

TEXT:

...Capitalization Life Companies

Small capitalization life companies, given that they are underfollowed and underweighted in **investment portfolios**, sometimes provide excellent cash flow values. Currently, the group is trading at only 10x pre...

...rate ALFC Attractive despite a recent disappointing 96:2Q EPS release. A just announced share

repurchase program at ALFC, as we go to press, again speaks to these cash earnings. Further...

...statutory earnings trends is: a) heightened consolidation activity and a corresponding aggressive lowering of combined **cost** structures, b) generally widening spreads, c) lower operating expense ratios, d) an exodus from low...

...positive or inline earnings, or 66% of FPK's life universe. During 96:2Q, this percentage rose to 73% of the FPK life insurance universe reporting positive or inline earnings. To...

...were running near 50%.

. The strong level of statutory earnings have resulted in continued share **repurchase** activity and an **increase** in the dividend growth rate. Specifically, during 1995 27 million shares were **repurchased** compared to a **record** 39 million **shares repurchased** in 1994; this compares to 7-9 million shares **repurchased** annually in the 1992-93 period. During 96:1Q, an additional 4 million shares were **repurchased** (16 million shares annualized) which is a positive given this activity is on the heels of a 32% **increase** in the life stocks in 1995. Further, we estimate the common stock dividend growth rate...

14/3,K/6 (Item 6 from file: 545)
DIALOG(R) File 545:Investext(R)
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04970647

Money Market Fund Ratings - Industry Report
FITCH INVESTORS SERVICE, INC.
Merritt, R.W., et al
NEW YORK (STATE OF)

DATE: January 30, 95
INVESTEXT(tm) REPORT NUMBER: 1559222, PAGE 6 OF 7, TEXT PAGE
This is a(n) INDUSTRY report.

TEXT:

Rating Process

Fitch rates taxable and tax-exempt money market funds at the request of fund...

...provide the necessary portfolio information on a timely basis. The process of securing a Fitch **rating** is described below.

The **rating** process begins when Fitch receives a written request for a **rating** from a money market fund's management. Fitch then will request the following information:

- * Most recent audited annual report.
- * Most recent prospectus and statement of additional information.
- * Initial registration statement **filed** with the **Securities** and Exchange Commission (form N-1A).
- * Copy of the master **repurchase** agreement(s) and policies regarding repos.
- * Policies concerning portfolio maturity and interest rate risk management...

...and leverage.

- * List of approved securities for fund purchase.
- * List of current portfolio holdings.
- * Monthly **redemption** history for the past two years.
- * Current **percentage** of fund shares held by the 10 largest shareholders.

* Historical variation of NAV, monthly, on the basis of mark-to-market pricing and amortized **cost** for the past two years, including an explanation of any material deviation in NAV from...

...with fund management to develop an in-depth understanding of investment strategies and objectives and **evaluate** the fund's investment procedures, infrastructure, and risk-management systems.

Management Discussion

Senior management and Fitch will meet at the fund's principal headquarters. Fitch will **evaluate** management's effectiveness in organizing and implementing specific steps to achieve its stated investment goals. Multiple funds can be rated once the management review process is completed. The **assessment** of management considers the following:

- Experience and track record in portfolio management.
- Operating policies and...

...Fund Management Meeting

Synopsis

-- Fund Performance and Growth

- * Fund performance during the past two years.
- * **Redemption** and purchase activity over the past two years.
- * Shareholder mix and marketing strategy.

-- Portfolio Management

- * **Investment** strategy.
- * Asset allocation.
- * Risk **assessment** and management.

...

14/3,K/7 (Item 7 from file: 545)
DIALOG(R) File 545:Investext(R)
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03957961

Golden West Financial Corporation - Company Report
THOMSON BANKWATCH
Thompson, E.
NEW YORK (STATE OF)

DATE: November 27, 93
INVESTTEXT(tm) REPORT NUMBER: 1398913, PAGE 3 OF 5, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...borrowings rose in 1993 because of low interest rates and in anticipation of loan demand.

Investment Portfolio
(\$ millions)

	12/31/92	12/31/91
Interest-Bearing Deposits	\$245	\$399
U.S. Treasury and Agencies	43	6
Short-Term Repurchase	274	344
Corporate Notes and Bonds	10	119
Bankers' Acceptances	18	36
CMOs	94	20...

...issued \$100 million of subordinated debt securities under a previous registration statement, bringing the total **amount** issued to \$830 million.

* As of September 30, 1993, World had \$778 million of medium...

...September 30, 1993, \$200 million of subordinated notes from a previous registration were outstanding.

* The **increase** in medium-term notes and subordinated debt in 1993 was in anticipation of continued loan...

14/3,K/8 (Item 8 from file: 545)
DIALOG(R) File 545:Investext(R)
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03813211

Spain: Banking System Report - Industry Report
THOMSON BANKWATCH
Anon
NEW YORK (STATE OF)

DATE: March 1, 93
INVESTTEXT(tm) REPORT NUMBER: 1320008, PAGE 8 OF 8, TEXT PAGE
This is a(n) INDUSTRY report.

TEXT:

...country risk) is determined on an individual borrower basis as required by the BOS. This **calculation** also incorporates a general 1% allowance (0.5% for mortgage loans) for credit and off...

...the financial difficulty experienced by individual countries. The level of the loan loss allowance is **increased** by a provision charged to income and **decreased** by debt write-offs categorized as uncollectible or non-performing for more than three years...

...Securities

With respect to government fixed-income securities, distinctions are made between the trading and **investment portfolios**. The trading portfolio comprises securities purchased for market transactions and not expected to be held...

...or if the holders reclassify them at an earlier date, they are reclassified to the **investment**

portfolio. Ordinary and special Treasury bills are carried at face value, and other securities purchased for the **investment portfolio** are carried at acquisition **cost** net of the **amount** of the related coupons, rebates, and commissions obtained at issuance (assuming they do not constitute...).

...market price recovers, the allowance is released.

Securities in the trading portfolio are recorded at **cost** initially, including (if applicable) the **amount** of the related coupon. In every balance sheet thereafter, the trading portfolio is marked to market until sold or reclassified to the **investment portfolio**.

Other fixed-income **securities** are **recorded** at the lower of **cost** or **redemption** value. Here again, should the market price fall below the balance sheet carrying value, a...

...recovers.

Common stocks of non-group and associated companies are carried at the lower of **cost** or year-end market value (for listed stocks) or underlying book value (unlisted stocks). Holdings of group companies are carried at the lower of **cost** or underlying book value in the consolidated balance sheet, using the global integration or equity...

...Income Taxes

Corporate income tax is determined on the basis of book income before taxes, **increased** or **decreased** by the permanent or timing differences from the taxable income for corporate income tax purposes...

14/3,K/9 (Item 9 from file: 545)
DIALOG(R)File 545:Investext(R)
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03666861

Geico Corporation - Company Report
BEAR, STEARNS & CO., INC.
Berg, E.N.
NEW YORK (STATE OF)

DATE: October 15, 93
INVESTTEXT(tm) REPORT NUMBER: 1375570, PAGE 12 OF 15, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

STOCK PORTFOLIO -
SOLID RECORD

GEICO's **investment** philosophy makes it a standout. Many (if not most) property/casualty insurers limit their investments...

...the former Princeton economics professor and Stein, Roe partner who has managed the company's **investment portfolio** since 1979, GEICO has invested heavily in the stock market. Not only has it been...

...s capital in stocks, its investments have tended to be fairly concentrated in a small **number** of issues. By taking big bets on a handful of stocks and holding onto those...

...GEICO's Leading Stock Positions At 12/31/92 (most recent data available)

Shares	Description	Cost (\$ Mil.)	Market Value (as of 12/31/92) (\$ Mil.)
--------	-------------	-------------------	---

2.0 million American Express (AXP...

...a somewhat sour note for GEICO - with claims from the March blizzard in the Northeast **costing** it an estimated \$17 million pretax, or \$0.16 per share after tax - we believe...

...insurance and from the continued movement among consumers away from insurance companies that use high **cost** insurance agents to the direct-writer insurers.

Specifically, our earnings model assumes that net premiums written and net premiums earned should **increase** 10% this year, about the same as in 1992. Our assumptions include an average price **increase** nationwide of around 3% and growth in the **number** of GEICO policies of around 6%. We have factored in a combined ratio of 97...

...exceed our earnings range:

1) higher interest rates, which would lift investment income; 2) price **increases** above our projected 3% (other companies, such as Horace Mann, are already reporting price hikes...

...and 5) a further reduction in shares outstanding, due to a continuation of the share **repurchase** program.

...

14/3,K/10 (Item 10 from file: 545)

DIALOG(R) File 545:Investext(R)

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03472107

Slough Estates plc - Company Report

FT ANALYSIS

Anon.

UNITED KINGDOM

DATE: July 13, 93

INVESTEXT(tm) REPORT NUMBER: 6102803, PAGE 2 OF 4, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...Property investment	139400	111000
Property trading	18300	-15900
Utilities	23600	4100
Other activities		8600
Common costs		-12600
Net interest		-44900
Total	181300	50300

SELECTED RECENT ANNOUNCEMENTS

25/03/93: The group today announced a 3:10 rights issue, the **redemption** of outstanding 6% convertible bonds together with the preliminary results for the year ended 31...

...entitled to participate on the basis that they had been converted in full into ordinary **shares** on the **record** date for the issue. The terms of the rights issue approximate to 11.124 new...

...bonds (except to the extent that the bonds are converted before

the due date for **redemption**) on 20/05/93 at their principal **amount** together with supplementary interest equal in aggregate to L120.84% of the principal **amount** of the bonds. The aggregate **redemption cost**, including supplementary interest, of approximately L181m will be funded out of existing cash and committed...

...preliminary results for the year ended 31/12/92 were released showing pre-tax profit **increased** to L50.3m. Earnings per share were higher and diluted net assets per share reduced...

...year of 8.1p.

The group recorded a valuation deficit of 10.1% on its **investment property portfolio**. In the UK, the value of the core industrial portfolio, which represents 67.2% of...

14/3,K/11 (Item 11 from file: 545)
DIALOG(R)File 545:Investext(R)
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03465483

Weekly Staff Report: Volume 60, Number 25 - Topical Report
ARGUS RESEARCH CORPORATION
Solloway, J.R., et al
NEW YORK (STATE OF)

DATE: June 21, 93
INVESTTEXT(tm) REPORT NUMBER: 1340295, PAGE 10 OF 11, TEXT PAGE
This is a(n) TOPICAL report.

TEXT:

UNITED STATES SURGICAL CORP. (USS)

Recent Price: \$28
Current Rating : BUY

U.S. Surgical's share price was pounded again in the last few days...

...share for 1994. We therefore regard the recent selloff as a grave overreaction. This volatile **stock recorded** a high of \$134 in 1992, and appears greatly undervalued at current prices. We continue...

...opportunity for growth-oriented investors who can tolerate substantial risk over the near term.

Note: **Investment Analysis reports** on Atlanta Gas Light Co. and Westvaco Corp., plus the latest edition of the Portfolio...

...Additional copies of the Weekly Staff Report may be purchased by client firms at nominal **cost**. Don't forget to participate in Wednesday Morning Live at (708) 619-6546, every week...

...00 a.m.
EDT.

FEATURED ISSUES

TOYS 'R' US, INC. (TOY)
Recent Price: \$37
Current Rating : BUY

Toys 'R' Us management detailed its growth plans through the mid-1990s at last...

...operates 922 toy and children's clothing stores in the U.S. and abroad, is **increasingly** turning its focus overseas. This year, TOY is opening 45 stores in the U.S...

...and

France. But Japan holds the most potential - the six Japanese Toys 'R' Us stores **rank** in the top 10% of the company's total store count in terms of sales. Turning to the balance sheet, TOY's finances are strengthened by long-term debt that **amounts** to only 19% of total capitalization. At year-end, the company had more cash than...

...Goldstein noted that the company still has some 2 million shares left in a share **repurchase** program. Goldstein said that TOY will strive to **increase** EPS an average of 20% per year over the next five years, beyond our 5...

14/3,K/12 (Item 12 from file: 545)

DIALOG(R) File 545:Investext(R)

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03255855

Slough Estates plc - Company Report

FT ANALYSIS

Anon.

UNITED KINGDOM

DATE: March 30, 93

INVESTEXT(tm) REPORT NUMBER: 6091405, PAGE 2 OF 4, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...property
related provisions.

- b) In the Y/E 31/12/88 accounts pretax profits have **increased** by £2.6m, being interest capitalized on land and buildings.
- c) The Y/E 31...

...attributable profit, carried out during the year on pre-sold trading property developments, and the **amounts** invoiced to utilities customers.

DIVISIONAL ANALYSIS GBPt

		Pretax
	Turnover	Profit
31/12/91		
Property Investment	128500	102000
Property Trading	7100	-37100
Utilities	21700	4200
Other activities		900
Common costs		11000
Net interest		27400
Total	157300	31600

SELECTED RECENT ANNOUNCEMENTS

25/03/93: The group today announced a 3:10 rights issue, the **redemption** of outstanding 6% convertible bonds together with the preliminary results for the year ended 31...

...entitled to

participate on the basis that they had been converted in full into ordinary **shares** on the **record** date for the issue. The terms of the rights issue approximate to 11.124 new...

...bonds (except to the extent that the bonds are converted before the due date for **redemption**) on 20/05/93 at their principal **amount** together with supplementary interest equal in aggregate to L120.84% of the principal **amount** of the bonds. The aggregate **redemption cost**, including supplementary interest, of approximately L181m will be funded out of existing cash and committed...

...preliminary results for the year ended 31/12/92 were released showing pre-tax profit **increased** to L50.3m. Earnings per share were higher and diluted net assets per share reduced...

...year of 8.1p.

The group recorded a valuation deficit of 10.1% on its **investment property portfolio**. In the UK, the value of the core industrial portfolio, which represents 67.2% of...

14/3,K/13 (Item 13 from file: 545)

DIALOG(R) File 545:Investext(R)

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03064591

USLIFE Corporation - Company Report

ALEX. BROWN & SONS, INC.

Schoder, M.A., et al

MARYLAND (STATE OF)

DATE: November 9, 92

INVESTTEXT(tm) REPORT NUMBER: 1274449, PAGE 4 OF 7, TEXT PAGE
This is a(n) COMPANY report.

TEXT:

...annual yield was \$8.79%
versus 8.84% for the 1991 period.

* The Company's **investment portfolio** is in good shape. The \$4.1 billion securities portfolio includes only \$230 million in non-investment grade bonds. "Problem securities" **amount** to only \$34 million, or less than 1% of total assets. USLIFE's mortgage loan...

...mortgage portfolio -- approximately half the industry average.

* Year to date, approximately 140,000 shares were **repurchased** for a total **cost** of \$6.3 million. No shares were **repurchased** during third quarter 1992. Book value per share grew to \$66.59 at the end of third quarter 1992, an **increase** of 6% from the \$62.69 reported at September 30, 1991.

* The Company declared a \$0.45 per share quarterly common stock dividend, representing a \$0.02 **increase**. The common dividend is payable December 1, 1992, to **shareholders** of record at the close of business on November 16, 1992. The Company also announced that its...

...the common stock. The shares will be distributed on or about December 22, 1992, to **shareholders** of record at the close of business on December 1, 1992.

...

14/3,K/14 (Item 14 from file: 545)
DIALOG(R) File 545:Investext(R)
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01413424

Kredietbank - Company Report
KEEFE BANKWATCH
Mathijsen, O., et al
NEW YORK

DATE: September 1, 90
INVESTTEXT(tm) REPORT NUMBER: 1034196, PAGE 9 OF 9, TEXT PAGE
This is a(n) COMPANY report.

TEXT:

...subsidiary of Kredietbank N.V.

2. Balance Sheet - All balance sheet figures are period-end amounts . Ratios using average balance sheet amounts are computed using the average of two consecutive period-end figures. Compound growth rate for the Parent bank balance sheet and earnings is calculated in four years. Shareholders' equity is represented as capital, reserves and net income after the...
...under "special liabilities (used to be entered under minority interests).

3. Valuation of Securities - The investment portfolio is carried at the lower of cost or redemption value or, in the cases where market value exceeds redemption value, at market value. The trading portfolio is marked to market at period end. Unrealized appreciation is not recognized in the accounting records . Belgian government securities may not exceed repayment value on maturity.

4. Provisions - Provisions for loan losses are included...

...by annual charges against income. Disclosure of general reserves is necessary for inclusion in the calculation of the capital ratio. These allocations to general reserves for loan losses are not tax...

...established in fiscal 1983. It reflects part of the measures taken to influence companies to increase their capital base. So, pursuant to statutory provisions, the appropriation of profit for 1982-83...

...year must provide for the allocation to an unavailable reserve (unavailable for distribution) of the amount of tax saved as a result of the reduction in the corporate tax rate from...

14/3,K/15 (Item 15 from file: 545)
DIALOG(R) File 545:Investext(R)
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01156683

Kredietbank - Company Report
KEEFE BANKWATCH
Thompson, E.T. III., et al
NEW YORK

DATE: August 1, 89
INVESTTEXT(tm) REPORT NUMBER: 949547, PAGE 6 OF 11, TEXT PAGE
This is a(n) COMPANY report.

TEXT:

...subsidiary of Kredietbank N.V.

2. Balance Sheet - All balance sheet figures are period-end amounts . Ratios using average balance sheet amounts are computed using the average of two consecutive period-end figures. Compound growth rate for the Parent bank balance sheet and earnings is calculated in four years. Shareholders' equity is represented as capital, reserves and net income after the appropriation of profits.

3. Valuation of Securities - The investment portfolio is carried at the lower of cost or redemption value or, in the cases where market value exceeds redemption value, at market value. The trading portfolio is marked to market at period end. Unrealized appreciation is not recognized in the accounting records . Belgian government securities may not exceed repayment value on maturity.

4. Provisions - Provisions for loan losses are included...

...by annual charges against income. Disclosure of general reserves is necessary for inclusion in the calculation of the capital ratio. These allocations to general reserves for loan losses are not tax...

...established in fiscal 1983. It reflects part of the measures taken to influence companies to increase their capital base. So, pursuant to statutory provisions, the appropriation of profit for 1982-83...

...year must provide for the allocation to an unavailable reserve (unavailable for distribution) of the amount of tax saved as a result of the reduction in the corporate tax rate from...

14/3,K/16 (Item 16 from file: 545)
DIALOG(R) File 545:Investext(R)
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00382050

Student Loan Marketing Association - Company Report
DREXEL BURNHAM LAMBERT INC.
Keefe, J.E.
NEW YORK

DATE: July 14, 87
INVESTTEXT(tm) REPORT NUMBER: 712318, PAGE 2 OF 3, TEXT PAGE
This is a(n) COMPANY report.

TEXT:

...round out the company's asset growth over the next five years and sustain annual increases in earnings per share at 20% to 25% for the next three to five years...

...intricate explanation due to major changes in tax law, the company's capital structure and investment portfolio makeup. Nevertheless, earnings per share rose 35% over 2Q 1986, slightly better than the first quarter increase of 34%.

Interest income and interest expense both rose 12% from a year ago. Average...

...of net interest income also requires an adjustment for tax-exempt bond interest, and the costs of financing the July, 1987 share repurchase. Management reports that tax-equivalent net

interest income...

...million to last year's tax-equivalent net interest income of \$74 million implies an increase of 16% for the quarter, more in line with our 18% naive estimate of the quarter's average asset increase .

Operating expenses rose 18% from the prior year and 13% from the preceding quarter. Aside from increases in the number of employees, the company is said to be accruing vacation and bonus compensation earlier than...

...was up 8% for the quarter.

Income taxes were down considerably both in rate and amount . Lower statutory tax rates, plus a bigger tax-exempt interest component, brought the tax rate...

...but even without the effect of lower tax rates, earnings per share would still have increased by 27% over last year's second quarter. Net income rose 24%.

A decrease in the preferred dividend and a 7% reduction in the outstanding share base brought the final EPS increase to 35%.

Record Asset Purchases

While the bottom line was certainly a pleasure to behold, we feel that the...

...were put on during the quarter, growing with the student loan market. Included in this amount was \$500 million lent to Chase Manhattan, which in turn will use the funds to...

14/3,K/17 (Item 17 from file: 545)
DIALOG(R)File 545:Investext(R)
(c) 1999 Thomson Financial Networks . All rts. reserv.

00267052

U.S. Bancorp - Company Report
SMITH BARNEY, HARRIS UPHAM & CO.
Brown, T.K.
NEW YORK

DATE: July 21, 86
INVESTTEXT(tm) REPORT NUMBER: 608946, PAGE 1 OF 4, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...HIGHLIGHTS

U.S. Bancorp reported second quarter earnings per share of \$0.67, a 24% increase over last year's earnings of \$0.54. (All numbers have been restated to reflect a 3-for-2 stock split payable September 2 to shareholders of record August 7.) Second quarter earnings were aided by a \$7.6 million pretax gain on the redemption of its investment in Old National Bancorporation (OLNB - 31), which was partially offset by aggressive...

...basis points from the prior quarter and 10 basis points from the last year. An increase in the investment securities portfolio and a lower average prime rate have put downward pressure on the margin. We are...

...be the negative impact from a lower prime rate without a corresponding decline in funding **costs** .

3. Noninterest income included a \$7.6 million gain on the **redemption** of U.S. Bancorp's preferred stock investment in Old National Bancorporation (*) of Spokane, Washington...

14/3,K/18 (Item 18 from file: 545)

DIALOG(R)File 545:Investext(R)

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00224086

Financial Services - Mutual Fund Industry Report

DREXEL BURNHAM LAMBERT INC.

Keefe, J.E.

NEW YORK

DATE: January 17, 86

INVESTEXT(tm) REPORT NUMBER: 600571, PAGE 10 OF 11, TEXT PAGE
This is a(n) INDUSTRY report.

TEXT:

...plans. IDS's growing sales of both mutual funds and insurance has led to earnings **increases** of 26% in 1984 and 30% in 1985.

Crucial to successful financial planning sales are...

...and motivating a dedicated sales force, according to Mr. Thomas. The IDS sales organization now **numbers** about 5,000, up 20% from the time of the acquisition and 13% from early...

...shown income and equity funds sales gains of 60% and 12%, respectively. Investor accounts presently **number** about 1.3 million.

. IDS's approach appears to have paid off in the form of persistent business. **Redemption** ratios at IDS, at 9.2% in 1985, are only 48% of the industry average as **reported** by the **Investment** Company Institute. (We note that Mr. Thomas was the only speaker who addressed the concept of assets lost through **redemptions** .)

Mr. Thomas presented an interesting model of IDS's financial results, based on a multi...

...of the loss created at the time of sale by the company's high distribution **costs** .

As did every other speaker, Mr. Thomas noted the importance of quality service to client...

...He reported that IDS has invested \$20 million in two companion systems for asset and **shareholder** account **record** keeping. He viewed the output of these systems -- the customer statement -- as an important marketing...

...to questions, Mr. Thomas stated that IDS's addition to American Express's 1985 earnings **amounted** to about \$0.04 per share after financing **costs** .

SYSTEM:OS - DIALOG OneSearch

File 634:San Jose Mercury Jun 1985-1999/Apr 22
(c) 1999 San Jose Mercury News

File 635:Business Dateline(R) 1985-1999/Apr 23
(c) 1999 UMI

File 647:CMP Computer Fulltext 1988-1999/Apr W2
(c) 1999 CMP

File 674:Computer News Fulltext 1989-1999/Apr W3
(c) 1999 IDG Communications

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

Set	Items	Description
S1	88385	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	45565	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE-() (DEMPTION OR PURCHASE) OR SHORT()COVERING
S3	1086546	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTA-L?
S4	1073179	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ()RATIO? OR MONETARY()VALUE? OR WORTH OR COST?
S5	1345792	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR - ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	10344	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL?()VALUE()TABLE
S8	163	S1(S)S2
S9	17	S8(S)S3
S10	8	S9(S)S4
S11	5	S10(S)S5
S12	0	S11(S)S6
S13	0	S10 NOT S9
S14	0	S11 NOT S9

9/3,K/1 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0980312 99-43134

A new way to go to work

Grund, John M

Oregon Business (Portland, OR, US), v21 n10 p42

PUBL DATE: 980900

DATELINE: Portland, OR, US, Pacific WORD COUNT: 3,273

TEXT:

... board or stockholders via proxy, use shares in the corporate treasury or, in rare cases, **buy back** shares in the open market. But even if it will have to buy shares in the market, it doesn't have to **record** the **stock** options as an expense until they are actually exercised. In the meantime, earnings per share are figured based on shares outstanding, not the **number** of shares there might be in the future.

That's what steams the likes of...

9/3,K/2 (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 1999 UMI. All rts. reserv.

0889899 98-50586

International Technology Corp. and OHM Corp. announce merger

Soose, Harry

PR Newswire (New York, NY, US) p1

PUBL DATE: 980115

DATELINE: Pittsburgh, PA, US, Middle Atlantic WORD COUNT: 1,718

TEXT:

... outstanding shares and concurrently with the purchase of shares in the tender offer OHM will **repurchase** from WMX Technologies, one of OHM's principal shareholders, a **number** of shares equal to approximately 19 percent of OHM's outstanding shares. WMX will only tender a **number** of shares in the tender offer such that upon completion, WMX will receive cash for the same **percentage** of its shares as all other OHM shareholders. After this step, IT is expected to...

...OHM's board. OHM will also spin-off its investment in NSC to the OHM **shareholders** of **record** immediately prior to completion of the tender offer.

Step two will consist of the merger...

9/3,K/3 (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0688009 96-45277

Stock dividends aren't adding up like they used to

Willis, Gerri

Crains New York Business (New York, NY, US), v12 n14 p3

PUBL DATE: 960401

DATELINE: New York, NY, US, Middle Atlantic WORD COUNT: 929

TEXT:

...a few more pennies into the quarterly dividend, investors themselves say they want corporate share **buybacks**. Those **buybacks** raise stock prices by reducing the **number** of shares outstanding and heightening **stock** demand. A **record** \$40 billion in stock **repurchases** have been announced so far this year.

Changing tax policies have reinforced buybacks and discouraged...

9/3,K/4 (Item 4 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 1999 UMI. All rts. reserv.

0617946 95-74323

First Mississippi Corp. announces fourth quarter and year-end earnings
McArthur, Jim

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 950725

DATELINE: Jackson, MS, US WORD COUNT: 2,229

TEXT:

... 10 cents per share. The quarterly dividend was declared payable on June 23, 1995, to **stockholders** of **record** at June 8, 1995. The board also affirmed the stock **repurchase** authorization last funded in November 1989 and increased the **amount** available for **repurchases** to \$20 million.

The attached unaudited financial statements contain additional information.

First Mississippi Corp. produces...

9/3,K/5 (Item 5 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 1999 UMI. All rts. reserv.

0581581 95-37519

Boat buyback program provides more questions than answers

Austin, Phyllis

Maine Times (Topsham, ME, US), v27 n23 s1 p8

PUBL DATE: 950310

DATELINE: Rockland, ME, US WORD COUNT: 645

TEXT:

...grab insurance money, but she declined to give details.

One fisherman asked what effect the **buyback** program will have on the regulatory process, referring to recent actions by the New England Fishery Management Council. The council has closed fishing grounds on Georges Bank and limited the **number** of days fishermen can fish due to the **record** low **stocks** of cod, haddock and yellowtail flounder. Other stocks are also distressed by overfishing.

Bullard said...

9/3,K/6 (Item 6 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 1999 UMI. All rts. reserv.

0388412 93-39649

MCorp reports 1992 financial results

Goforth, W Mack

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 930416

DATELINE: Dallas, TX, US WORD COUNT: 2,990

TEXT:

...whichever occurred first.

(dollars in thousands, except per share amounts)

	Dec. 31	1992	1991
Assets			
Cash and cash equivalents		\$314,216	\$309,533
Assets held...			
...375,068	\$406,296		

MCORP AND SUBSIDIARIES
Discontinued Operations
(Dollars in thousands, except per share amounts)
Condensed Statement of Operations

Year ended Dec. 31	1992	1991	1990
Interest Income	\$4,684...		
...3,593			
Investment securities	12,064	19,954	
Federal funds sold and securities purchased under repurchase agreements	13,425	5,500	
Loans, net of allowance for possible loan losses of \$.5...			
...261	3,168		
Total liabilities and stockholder's equity	\$70,061	\$69,141	
MFI's recorded investment in banks	\$ --	\$ --	
MCORP AND SUBSIDIARIES			
Consolidated Quarterly Financial Data			
(dollars in thousands, except per share amounts)			

	1992			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Condensed Summary of Operations				
Interest income...payable	--	7,975	--	3,068
Net (loss) income\$	(4,181)	\$ 4,876	\$ 292	\$ 74
Average number of shares outstanding				
(in thousands)	42,572	42,572	42,572	42,572
Per common...				
...debt				
and interest payable	--	--	--	--
Net (loss) income\$	2,895	\$ (4,786)	\$ 458	\$ (40,582)
Average number of shares outstanding				
(in thousands)	42,572	42,572	42,572	42,572
Per common...				

9/3,K/7 (Item 7 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 1999 UMI. All rts. reserv.

0369092 93-19756

Network Systems announces fourth quarter earnings of \$.20 per share before restructuring charge

Ashby, M F G

PR Newswire (New York, NY, US) s1 pl

PUBL DATE: 930208

DATELINE: Minneapolis, MN, US WORD COUNT: 1,361

TEXT:

... poor performance of Vitalink during the quarter, the company has decided to write down the entire **amount** of the remaining goodwill and other intangible assets on the books as of Dec. 31, 1992. The total restructuring charge booked in the fourth quarter **amounted** to \$60.3 million. For the year ended Dec. 31, 1992, Network Systems had record ...

... prior to the restructuring charge. After the restructuring charge, a loss of \$1.31 per **share** was **recorded** for the year. The poor performance at Vitalink has been a big disappointment to us...

... respect to earnings." Network Systems also announced that the board has authorized the company to **buy back** up to 5 percent of the outstanding stock. This **amounts** to approximately 1.5 million shares. "The board of directors feels that the current stock...

9/3,K/8 (Item 8 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
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0288324 92-34730

Parker Hannifin Corporation Reports Third Quarter Earnings

Charlton, R. G.; Logan, D. E.; Young, W. C.
Business Wire (San Francisco, CA, US) s1 p1
PUBL DATE: 920416

DATELINE: Cleveland, OH, US WORD COUNT: 462

TEXT:

...CORPORATION - MARCH 31, 1992
CONSOLIDATED STATEMENT OF INCOME (Unaudited)
(Dollars in thousands except per share **amounts**)

	Three Months Ended March 31,	
	1992	1991
Net sales	\$ 606,107	\$ 603,747
Cost of...		

...average price of \$23.71 during the month of January 1991, bringing the total shares **repurchased** to 1,023,900 at an average price of \$22.45 for the nine month period ended March 31, 1991. These **shares** were **recorded** in **Shareholders**' equity at cost, as treasury stock. No purchases were made during the nine month period...

9/3,K/9 (Item 9 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 1999 UMI. All rts. reserv.

0268923 92-15243

Lilly Industries Inc. Announces Fourth Quarter and Year-End

Klusas, Roman J.
Business Wire (San Francisco, CA, US) s1 p1
PUBL DATE: 920203

DATELINE: Indianapolis, IN, US WORD COUNT: 295

TEXT:

...022
Net income per share(a) 21 cents 11 cents 64 cents 96 cents
Average **number** of shares
outstanding(a) 9,938 10,205 9,947 10,437
Note(a): Adjusted...

...31, declared a quarterly cash dividend of 13 cents per share payable April 1, to **shareholders** of record on March 11.

Repurchase of Stock

The Board of Directors of Lilly Industries Inc. (NASDAQ Symbol LICI) at their quarterly meeting held Jan. 31, authorized the repurchase of up to five-hundred thousand (500,000) shares of its outstanding common stock. The...

9/3,K/10 (Item 10 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
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0265300 92-11602

Parker Hannifin Financial Results

Logan, D. L.

Business Wire (San Francisco, CA, US) s1 pl

PUBL DATE: 920116

DATELINE: Cleveland, OH, US WORD COUNT: 420

TEXT:

...CORPORATION - DECEMBER 31, 1991

CONSOLIDATED STATEMENT OF INCOME (Unaudited)

(Dollars in thousands except per share amounts)

Three Months Ended December 31,
1991 1990

Net sales	\$ 571,519	\$ 616,799
Cost of...		

...29 during the

six month period then ended in accordance with the Company's share repurchase program. These shares are currently being held as treasury stock and are recorded in Shareholders' equity at cost. No purchases were made during the six month period ended December 31...

9/3,K/11 (Item 11 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
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0245118 91-69063

Parker Hannifin Corporation Announces First Quarter Results

Charlton, R. G.; Logan, D. E.; Young, W. C.

Business Wire (San Francisco, CA, US) s1 pl

PUBL DATE: 911017

DATELINE: Cleveland, OH, US WORD COUNT: 358

TEXT:

...CORPORATION - SEPTEMBER 30, 1991

CONSOLIDATED STATEMENT OF INCOME (Unaudited)

(Dollars in thousands except per share amounts)

Three Months Ended September 30,
1991 1990

Net sales	\$ 573,663	\$ 615,591
Cost of...		

...an average cost of \$23.03 per share in accordance with the Company's share repurchase program. These shares are currently being held as treasury stock and are recorded in Shareholders' equity at cost. No purchases were made during the three month period ended September 30...

9/3,K/12 (Item 12 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
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0231054 91-54089

Parker Hannifin Corp. Announces Results

Charlton, R. G.; Logan, D. E.; Young, W. C.

Business Wire (San Francisco, CA, US) s1 pl
PUBL DATE: 910808
DATELINE: Cleveland, OH, US WORD COUNT: 656

TEXT:

...HANNIFIN CORPORATION - JUNE 30, 1991

CONSOLIDATED STATEMENT OF INCOME

(Dollars in thousands

except per share amounts)

(Unaudited)

Three Months Ended June 30,
1991 1990

Net sales	\$ 604,678	\$ 649,094
Cost...		

...per common share \$.23 \$.23

CONSOLIDATED STATEMENT OF INCOME

(Dollars in thousands

except per share amounts)

Twelve Months Ended June 30,
1991 1990

Net sales	\$ 2,440,815	\$ 2,452,568...market
-----------	--------------	-----------------------

at an average price of \$22.45 in
accordance with the Company's share **repurchase** program announced on
August 16, 1990. These shares are currently being held as treasury
stock and are **recorded** in **Shareholders**' equity at cost.
Discontinued operations in fiscal 1990 include the operating results
and the transaction...

9/3,K/13 (Item 13 from file: 635)

DIALOG(R) File 635:Business Dateline(R)

(c) 1999 UMI. All rts. reserv.

0207419 91-29083

Parker Hannifin Reports Third Quarter Sales

Charlton, R. G.; Logan, D. E.; Young, W. C.

Business Wire (San Francisco, CA, US) s1 pl

PUBL DATE: 910417

DATELINE: Cleveland, OH, US WORD COUNT: 548

TEXT:

...CORPORATION - MARCH 31, 1991

CONSOLIDATED STATEMENT OF INCOME (unaudited)

(Dollars in thousands

except per share amounts)

THREE MONTHS ENDED MARCH 31,
1991 1990

Net sales	\$ 603,747	\$ 636,463
Cost of...		

...common share \$.23 \$.23

.

.

CONSOLIDATED STATEMENT OF INCOME (unaudited)

(Dollars in thousands

except per share amounts)

NINE MONTHS ENDED MARCH 31,
1991 1990

Net sales	\$ 1,836,137	\$ 1,803,474...
-----------	--------------	-----------------

...an average price of \$23.71 during the month of
January, bringing the total shares **repurchased** to 1,023,900 at an
average price ...period ended March 31,
1991. These purchases were in accordance with the Company's share
repurchase program announced on August 16, 1990. These shares are
currently being held as treasury **stock** and are **recorded** in
Shareholders' equity at cost.

During the second quarter of fiscal 1990 the Company sold three
Automotive...

9/3,K/14 (Item 14 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0124356 90-07026

Sensormatic Rescinds Poison Pill, Announces Increased Annual Dividend; Continuation of Its Stock Repurchase Program
Pardue, Michael E.; Stein, Donna; Chaffa, Mandana
Business Wire (San Francisco, CA, US) s1 p1
PUBL DATE: 900130
DATELINE: Deerfield Beach, FL, US WORD COUNT: 405

TEXT:

...in the amount of \$0.075 per share will be payable April 17, 1990, to **shareholders** of record on March 26, 1990. The dividend rate will be reviewed annually in light of future...

...s overall business operations. Sensormatic further announced it will actively continue its open market share **repurchase** program, under which there currently remain an additional 2.4 million shares to be **repurchased**. Ronald G. Assaf, Chairman of the Board and President, commented, "The increased dividend rate and continued share **repurchase** program should improve shareholders' total return while permitting the Company to retain a strong balance...

9/3,K/15 (Item 15 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0105055 89-28945

Anthony Industries Declares Dividend; Adopts New Shareholder Rights Plan
Edwards, Robert J.; Podel, Roger S.
Business Wire (San Francisco, CA, US) s1 p1
PUBL DATE: 890810
DATELINE: Los Angeles, CA, US WORD COUNT: 626

TEXT:

...Sept. 6, 1989 will also bear a right. The rights distribution is not taxable to **shareholders**.

Holders of **record** of **shares** of common stock on Sept. 6, who are as a result holders of an equivalent **number** of redeemed common stock purchase rights, will be entitled to receive the adjusted **redemption** price of \$.0254 per outstanding right, which will be payable Oct. 3, together with the...

9/3,K/16 (Item 16 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 1999 UMI. All rts. reserv.

0063330 88-21494

Gillette and Coniston Settle Suit; Gillette to Buy 16 Million Shares From All Stockholders at \$45 Per Share
Fausch, David; Glass, Milton; Oliver, Augustus K.
Business Wire (San Francisco, CA, US) s1 p1
PUBL DATE: 880801
DATELINE: Boston, MA, US WORD COUNT: 614

TEXT:

...the settlement, the Gillette Board has authorized the issuance to all stockholders of one share **repurchase** right for each seven shares of Gillette stock held. Each share **repurchase** right would entitle the rightholder pursuant to the terms of the rights to sell to...

... stockholders are treated equally and will receive the same benefits under the program. The total **number** of shares expected to be purchased pursuant to the share **repurchase** rights would be about 16 million of the approximately 112 million shares outstanding at a total cost of \$720 million. The share **repurchase** rights will be distributed to all **stockholders** of record as of August 12, 1988, and are presently planned to expire on September 19, 1988...

9/3,K/17 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0248619 BW545

HOLLYWOOD PARK OPR CO: Hollywood Park notifies holders of redemption of stockholder rights

October 21, 1991

Byline: Business Editors

...in view of this redemption and as previously Realty dividend will be in the **amount** of 5 cents per **share**.

The **record** date for the next Realty dividend has not been fixed but will be different from...

Set	Items	Description
S1	609	(STOCK? OR SHARE? OR SECURITI? OR INVESTMENT? OR CAPITOL OR ASSET?) (2N) (DATABASE? OR RDMS OR RELATIONAL()DATABASE()MANAGEMENT()SYSTEM? OR DBMS OR DATABASE()MANAGEMENT()SYSTEM? OR FILE? OR RECORD?)
S2	81	BUY()BACK? OR BUYBACK? OR REPURCHASE? OR REDEMPTION? OR RE-() (DEMPTION OR PURCHASE) OR SHORT()COVERING
S3	382573	PERCENTAGE? OR NUMBER? OR AMOUNT? OR QUANTIT? OR SUM()TOTA-L?
S4	116850	(PRICE? OR SALE? OR EARNING? OR PROFIT?) ()RATIO? OR MONETA-RY()VALUE? OR WORTH OR COST?
S5	352697	RANK? OR DECREAS? OR INCREAS? OR IDENTIF? OR CALCULAT? OR -ASSESS? OR EVALUAT? OR RATING OR DETERMINAT?
S6	7	INVESTMENT(2N) (PROFIL? OR REPORT? OR PORTFOLIO?)
S7	0	MARKET()CAPITAL?()VALUE()TABLE
S8	0	S1(S)S2
S9	19	S1(S)S4
S10	8	S9(S)S5

6/5,K/1

DIALOG(R)File 348:European Patents
(c) 1999 European Patent Office. All rts. reserv.

00858388

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

System for the carrying out of interactive services between a central unit and a plurality of users

System zur Durchfuhrung von interaktiven Diensten zwischen einer zentralen Einheit und mehreren Gebrauchern

Système pour la mise en oeuvre de services interactifs entre une unite centrale et plusieurs usagers

PATENT ASSIGNEE:

Italtel s.p.a., (406992), Via Alessio de Tocqueville, 13, 20154 Milano,
(IT), (applicant designated states: CH;ES;FR;LI)

INVENTOR:

Martini, Stefano, Via Don Nava, 10, 24100 Mozzo (BG), (IT)
Pezzotta, Augusto, Via Roma, 63, 24060 Gorlago (GB), (IT)

LEGAL REPRESENTATIVE:

Giustini, Delio (47612), c/o Italtel S.p.A., Cascina Castelletto, 20019
Settimo Milanese (MI), (IT)

PATENT (CC, No, Kind, Date): EP 790733 A2 970820 (Basic)

APPLICATION (CC, No, Date): EP 97101755 970205;

PRIORITY (CC, No, Date): IT 96MI295 960216

DESIGNATED STATES: CH; ES; FR; LI

INTERNATIONAL PATENT CLASS: H04M-003/50; H04M-011/08;

ABSTRACT EP 790733 A2

Interactive system for the exchanging of data between a central unit (1) and a plurality of user stations (3) and vice versa, typically for the realization of banking services using a public switched telephone network (POTS).

One part of the data which are emitted by the central unit (1) is transmitted in a coded way through circular diffusion to all users (3), preferably broadcasted on a specific TV channel.

The user connected to the service has access to the information through a SET TOP (30) applied to the home TV set (33) to get information of the general type (promotional information, information concerning market trends, etc.) without payment.

The acquisition of information having a more rigourously private character (current account balance, stock purchase and selling, etc.) is carried out by means of the telephone line (POTS).

ABSTRACT WORD COUNT: 137

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970820 A2 Published application (A1with Search Report
;A2without Search Report)

*Assignee: 990303 A2 Applicant (name, address) (change)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9708W3	840
SPEC A	(English)	9708W3	5074

Total word count - document A 5914

Total word count - document B 0

Total word count - documents A + B 5914

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...SPECIFICATION in a short time such as for instance those derived from the management of an investment portfolio belonging either to the band or to the stock sector.

Thanks to the invention, it...

6/5,K/2

DIALOG(R)File 348:European Patents

00727626

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Method and apparatus for optimal portfolio replication

Verfahren und Apparat zum optimalen Replizieren von Portfolios

Procede et appareil pour la duplication optimale de portefeuilles

PATENT ASSIGNEE:

Dembo, Ron S., (1976860), 822 Richmond St. W., Toronto, Ontario MCJ 1C9,
(CA), (applicant designated states: DE;ES;FR;GB;IT;NL;SE)

INVENTOR:

Dembo, Ron S., 398 Markham Street, Toronto, Ontario M6G 2K9, (CA)

LEGAL REPRESENTATIVE:

Bayliss, Geoffrey Cyril et al (28151), BOULT, WADE & TENNANT 27 Furnival
Street, London EC4A 1PQ, (GB)

PATENT (CC, No, Kind, Date): EP 686926 A2 951213 (Basic)
EP 686926 A3 960612

APPLICATION (CC, No, Date): EP 95303465 950523;

PRIORITY (CC, No, Date): US 248042 940524

DESIGNATED STATES: DE; ES; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

ABSTRACT EP 686926 A2

The disclosure relates to a method and apparatus for determining an optimal replicating portfolio for a given target portfolio involves an initial step wherein a user defines a target portfolio to be replicated, a set of available market instruments from which the replicating portfolio may be created, a set of future scenarios, a horizon date, and a minimum profit to be attained. A representation of the trade-off between risk and expected profit for some arbitrary replicating portfolio is then determined and used to calculate a maximum risk-adjusted profit. The maximum risk-adjusted profit reflects that level of return that may be achieved with an optimum degree of risk; that is, it reflects that point in the risk/reward trade-off where a marginal cost of risk is equivalent to a marginal benefit attainable by assuming that risk. The method then uses the predefined set of available market instruments to identify a set of transactions that will create a replicating portfolio that will achieve the maximum risk-adjusted profit. The method and apparatus also derives the information required to compute a risk premium for pricing of portfolios in incomplete markets, and performs the computation. (see image in original document)

ABSTRACT WORD COUNT: 224

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 951213 A2 Published application (A1with Search Report
;A2without Search Report)

Search Report: 960612 A3 Separate publication of the European or
International search report

Examination: 970129 A2 Date of filing of request for examination:
961205

Change: 970326 A2 Representative (change)

*Assignee: 970326 A2 Applicant (transfer of rights) (change):
Algorithmics Holdings Inc. (2246290) 822
Richmond Street West Toronto, Ontario M6J 1C9
(CA) (applicant designated states:
DE;ES;FR;GB;IT;NL;SE)

Change: 970326 A2 Inventor (change)

*Assignee: 970326 A2 Previous applicant in case of transfer of
rights (change): Dembo, Ron S. (1976860) 822
Richmond St. W. Toronto, Ontario MCJ 1C9 (CA)
(applicant designated states:
DE;ES;FR;GB;IT;NL;SE)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	524

SPEC A (English) EPAB95 9249
Total word count - document A 9773
Total word count - document B 0
Total word count - documents A + B 9773

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION independent of the market.

The utility of the present invention is not limited to managing **investment portfolios**. Indeed, the techniques of the present invention can easily be adapted for application to any...

...in the context of an embodiment providing a computer-based system for use by an **investment portfolio** manager in creating a hedge against potential losses. In this context, a portfolio manager may...

6/5, K/3

DIALOG(R) File 348:European Patents
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00726409

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

COMPUTERIZED STOCK EXCHANGE TRADING SYSTEM
COMPUTERSYSTEM ZUM HANDELN MIT WERTPAPIEREN
SYSTEME INFORMATISE DE TRANSACTIONS BOURSIERES

PATENT ASSIGNEE:

Belzberg, Sydney H., (2037500), Suite 1807, 40 King Street West, Toronto,
Ontario M5H 3Y2, (CA), (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;MC;NL;SE)

INVENTOR:

Belzberg, Sydney H., Suite 1807, 40 King Street West, Toronto, Ontario
M5H 3Y2, (CA)

LEGAL REPRESENTATIVE:

Wombwell, Francis et al (46021), Potts, Kerr & Co. 15, Hamilton Square,
Birkenhead Merseyside L41 6BR, (GB)

PATENT (CC, No, Kind, Date): EP 752135 A1 970108 (Basic)
EP 752135 B1 990203
WO 9526005 950928

APPLICATION (CC, No, Date): EP 95910376 950303; WO 95CA123 950303

PRIORITY (CC, No, Date): CA 2119921 940323

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; MC; NL;
SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 951206 A International application (Art. 158(1))
Application: 970108 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 970108 A1 Date of filing of request for examination:
960928

Examination: 971229 A1 Date of despatch of first examination report:
971110

Grant: 990203 B1 Granted patent

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9905	213
CLAIMS B	(German)	9905	188
CLAIMS B	(French)	9905	247
SPEC B	(English)	9905	2483

Total word count - document A 0

Total word count - document B 3131

Total word count - documents A + B 3131

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION computer order entry system. An automated system is provided for managing one or more large **investment portfolios** in a

real time environment. A set of buy and sell orders can be generated...

6/5,K/4

DIALOG(R) File 348:European Patents
(c) 1999 European Patent Office. All rts. reserv.

00600887

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Improvements in or relating to methods of grinding blade tips of
turbine/compressor rotors.

Schleifverfahren fur Endteile von Turbinen- oder Kompressoren-Rotorschafel
n.

Methodes de rectification de l'extremite des aubes de rotors de turbines ou
compresseurs.

PATENT ASSIGNEE:

NEWALL MANUFACTURING TECHNOLOGY LIMITED (Formerly known as BUTLER NEWALL
LIMITED), (1633651), Aireworth Works, Keighley, West Yorkshire BD21 4DP
, (GB), (applicant designated states: DE;ES;FR;IT)

INVENTOR:

Ross, Christopher Whitehead, 22 Heaton Crescent, Eldwick, Bingley, West
Yorkshire BD16 3DP, (GB)

LEGAL REPRESENTATIVE:

Bayliss, Geoffrey Cyril et al (28151), BOULT, WADE & TENNANT 27 Furnival
Street, London EC4A 1PQ, (GB)

PATENT (CC, No, Kind, Date): EP 592112 A1 940413 (Basic)

APPLICATION (CC, No, Date): EP 93307124 930909;

PRIORITY (CC, No, Date): GB 9219055 920909

DESIGNATED STATES: DE; ES; FR; IT

INTERNATIONAL PATENT CLASS: B24B-005/36; B24B-019/14;

CITED PATENTS (EP A): EP 128110 A; EP 441627 A; GB 2076323 A

CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN vol. 12, no. 343 (M-741) (3190) 14 September
1988

WERKSTATTSTECHNIK, ZEITSCHRIFT FUR INDUSTRIELLE FERTIGUNG vol. 79, no.
8, August 1989, BERLIN DE pages 419 - 422 P. L TJENS 'Profilschleifen
auf moderner CNC-Flachschleifmaschinen';

ABSTRACT EP 592112 A1

The disclosure relates to a method of grinding blade tips of a turbine or compressor rotor, comprising the steps of spinning a rotor having one or more sets of blades to be ground on its axis, and using a grinding wheel which is narrower than the blades to be ground and has a convexly curved grinding periphery as seen in cross section. The grinding wheel is rotated about an axis parallel to the rotor axis and the wheel and rotor are moved relative to one another parallel to the axes of the rotor and wheel and in a feed direction orthogonally to the axis of the rotor and wheel to grind the blade tips of the rotor to a required dimension and profile which may be flat, angled, convexly or concavely curved with a simple or complex curvature. (see image in original document)

ABSTRACT WORD COUNT: 145

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 940413 A1 Published application (A1with Search Report
;A2without Search Report)

Withdrawal: 950712 A1 Date on which the European patent application
was deemed to be withdrawn: 941014

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF2	394
SPEC A	(English)	EPABF2	3832
Total word count - document A			4226
Total word count - document B			0
Total word count - documents A + B			4226

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION for the existing process.

Reduction in the cost of the machine hence fast return on investment .

* One wheel **profile** able to grind different rotors, thus reducing tooling cost and change-over time, i.e...

6/5,K/5

DIALOG(R) File 348:European Patents
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00410575

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
INVESTMENT CASTING PROCESS.

FEINGIESSVERFAHREN.

PROCEDE DE COULEE DE PRECISION.

PATENT ASSIGNEE:

ASTEC DEVELOPMENTS LIMITED, (1205040), Burn of Daff Farm, Downies,
Portlethen, Aberdeen AB1 4QX, (GB), (applicant designated states:
BE;CH;DE;FR;GB;IT;LI)

INVENTOR:

SIMPSON, Neil Andrew Abercrombie, Burn of Daff Farm, Downies, Portlethen,
Aberdeen AB1 4QX, (GB)

LEGAL REPRESENTATIVE:

Pacitti, Pierpaolo A.M.E. et al (43011), Murgitroyd and Company 373
Scotland Street, Glasgow G5 8QA, (GB)

PATENT (CC, No, Kind, Date): EP 430989 A1 910612 (Basic)

EP 430989 B1 941130

WO 9001384 900222

APPLICATION (CC, No, Date): EP 89909225 890802; WO 89GB881 890802

PRIORITY (CC, No, Date): GB 8818382 880802; GB 8821521 880914

DESIGNATED STATES: BE; CH; DE; FR; GB; IT; LI

INTERNATIONAL PATENT CLASS: B22D-019/06; B22D-019/16; E21B-010/46;

CITED PATENTS (WO A): US 3754593 A; US 1676887 A; GB 556007 A; AU 60949 A;
US 2381415 A; US 4499795 A; US 4423646 A

CITED REFERENCES (EP A):

See also references of WO9001384;

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910612 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 910612 A1 Date of filing of request for examination:
910402

Change: 910724 A1 Representative (change)

Change: 910731 A1 Designated Contracting States (change)

Change: 930303 A1 Representative (change)

Examination: 930811 A1 Date of despatch of first examination report:
930625

Grant: 941130 B1 Granted patent

Lapse: 950726 B1 Date of lapse of the European patent in a
Contracting State: DE 950301

Lapse: 950802 B1 Date of lapse of the European patent in a
Contracting State: CH 941130, LI 941130, DE
950301

Lapse: 950802 B1 Date of lapse of the European patent in a
Contracting State: CH 941130, LI 941130, DE
950301

Lapse: 951011 B1 Date of lapse of the European patent in a
Contracting State: BE 941130, CH 941130, LI
941130, DE 950301, FR 950428

Lapse: 951011 B1 Date of lapse of the European patent in a
Contracting State: CH 941130, LI 941130, DE
950301, FR 950428

Oppn None: 951122 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	235

CLAIMS B	(German)	EPBBF1	247
CLAIMS B	(French)	EPBBF1	284
SPEC B	(English)	EPBBF1	2805
Total word count - document A			0
Total word count - document B			3571
Total word count - documents A + B			3571

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
...SPECIFICATION hard facing by spray metal or welding techniques would
cover or damage the accurately-formed **profile** of the **investment** cast
product thus spoiling the dimensional accuracy and therefore defeating
the purpose of using this...

6/5,K/6

DIALOG(R) File 348:European Patents
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00407420

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
A computer system for portfolio management investment functions.
Rechnersystem fur Investitionsverwaltung.
**Systeme d'ordinateur pour l'administration de l'investissement des valeurs
en portefeuille.**

PATENT ASSIGNEE:

PAXLEA LIMITED, (1181790), 26 Fitzwilliam Place, Dublin 2, (IE),
(applicant designated states: CH;DE;FR;GB;LI)

INVENTOR:

Holland, Eugene, 17 Hermitage Grove Grange Road, Rathfarnham Dublin 16,
(IE)

LEGAL REPRESENTATIVE:

Prutton, Roger et al (35011), MARKS & CLERK Alpha Tower Suffolk Street
Queensway, Birmingham B1 1TT, (GB)

PATENT (CC, No, Kind, Date): EP 434877 A1 910703 (Basic)

APPLICATION (CC, No, Date): EP 89313710 891229;

PRIORITY (CC, No, Date): EP 89313710 891229

DESIGNATED STATES: CH; DE; FR; GB; LI

INTERNATIONAL PATENT CLASS: G06F-015/30;

CITED PATENTS (EP A): US 4376978 A; EP 278132 A; EP 82225 A

CITED REFERENCES (EP A):

DATAMATION, vol. 22, no. 7, July 1976, pages 54-56, Barrington, US; J.D.
FOSTER: "Distributive processing for banking"

EVOLUTIONS IN COMPUTER COMMUNICATIONS, PROCEEDINGS OF THE FOURTH
INTERNATIONAL CONFERENCE ON COMPUTER COMMUNICATION, Kyoto, 26th-29th
September 1978, pages 467-472, North-Holland Publishing Co., Amsterdam,
. NL; Y. YOSHINO et al.: "New data communication system for nationwide
banking activities and development of its software";

ABSTRACT EP 434877 A1

A computer system is disclosed for carrying out **portfolio** management
investment functions. A number of operations computers are connected via
a communications network to user systems and use a star network to fixed
disk drive and tape drives. A development computer controls functions of
the operations computers and user accesses, via the communications
network. Complete versatility is thus achieved for **portfolio** management
investment functions, batch processing and word processing. The
operations computers are connected directly to switched or leased lines
for reception and processing of parameter values. Any missing values are
estimated, and calculated fund values are transmitted directly to the
user systems on a regular basis.

ABSTRACT WORD COUNT: 111

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910703 A1 Published application (A1with Search Report

;A2without Search Report)

Examination: 910703 A1 Date of filing of request for examination:

901102

Examination: 940622 A1 Date of despatch of first examination report:
940510
Refusal: 950315 A1 Date on which the European patent application
was refused: 941029
*Refusal: 950419 A1 Date on which the European patent application
was refused (change): 941029

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
· CLAIMS A	(English)	EPABF1	396
SPEC A	(English)	EPABF1	2180
Total word count - document A			2576
Total word count - document B			0
Total word count - documents A + B			2576

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
A computer system for portfolio management investment functions.

...ABSTRACT A1

A computer system is disclosed for carrying out **portfolio** management **investment** functions. A number of operations computers are connected via a communications network to user systems...

...operations computers and user accesses, via the communications network. Complete versatility is thus achieved for **portfolio** management **investment** functions, batch processing and word processing. The operations computers are connected directly to switched or...

...SPECIFICATION A1

A computer system for **portfolio** management **investment** functions
The present invention relates to a computer system for performing real-time transaction processing for **portfolio** management **investment** functions in an environment where associated functions such as word processing and batch processing are...

...be extremely disruptive and accessing information may be difficult. Such problems are unacceptable in a **portfolio** management **investment** system where it is essential that users have access at all times to available information.

A further problem with known computer systems for performing **portfolio** management **investment** functions is the regular updating of databases with values for portfolio parameters such as equity...

...has been received.

The present invention is directed towards providing a computer system for handling **portfolio** management **investment** functions and other associated functions such as word processing and batch processing functions which provides...

...the invention, there is provided a computer system comprising an operations computer arranged to perform **portfolio** management **investment** functions, the operations computer being connected via a communications network to user interface devices, characterised...

...the operations computers via the communications network for controlling access of enquiries and inputs for **portfolio** management **investment** functions from the user interface devices to a selected operations computer, for programming and updating stored processing values for **portfolio** **investment** operations of the selected operations computer, and for directing use of the or each other...

...to the selected operations computer for reception of real-time information including current values of **portfolio** **investment** parameters, the modulation and demodulation devices being arranged to receive said information automatically and to...

...drawings and initially to Figs 1 and 2, there is illustrated a computer system for **portfolio** management **investment** functions according to the

invention indicated generally by the reference numeral 1. The computer system...one of the operations computers 2 is arranged to carry out processing functions for a **portfolio** management **investment** system and is connected to a leased line 14 for a remote information source 16...

...received both from stock brokers within the particular country and from foreign information sources. The **portfolio** management **investment** functions include the carrying out of unitised valuations, distribution processing, the handling of enquiries, the...

...The other operations computers meanwhile carry out word processing and batch processing functions for the **portfolio** management **investment** system and other applications functions for an investment bank.

It will be appreciated that the...used for word processing and batch reporting, all of which work is required for a **portfolio** management **investment** system and other systems of an investment bank. For example, batch processing may involve generation...

...CLAIMS A1

1. A computer system (1) comprising an operations computer (2) arranged to perform **portfolio** management **investment** functions, the operations computer (2) being connected via a communications network (10) to user interface...

...computers (2) via the communications network (10) for controlling access of enquiries and inputs for **portfolio** management **investment** functions from the user interface devices (11,12) to a selected operations computer (2), for programming and updating stored processing values for **portfolio** **investment** operations of the selected operations computer, and for directing use of the or each other...

...the selected operations computer (2) for reception of real-time information including current values of **portfolio** **investment** parameters, the modulation and demodulation devices (18) being arranged to receive said information automatically and...

6/5,K/7

DIALOG(R) File 348:European Patents
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00338126

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Method for recovering refractory compositions from investment casting shell molds.

Verfahren zum Ruckgewinnen von refraktaren Komponenten aus Formmasken beim Giessen mit verlorener Giessform.

Procede de recuperation de composition refractaires a partir de moules-carapaces utilises pour la fonderie a la cire perdue.

PATENT ASSIGNEE:

PRECISION CASTPARTS CORPORATION (an Oregon corp.), (1057840), 4600 S.E. Harney Drive, Portland Oregon 97206-0898, (US), (applicant designated states: AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Sturgis, David H., 17575 S.E. Braden Court, Gladstone, OR 97927, (US)
Kemp, William W., 4216 S.E. Adams, Milwaukie, OR 97222, (US)

LEGAL REPRESENTATIVE:

Brown, John David et al (28811), FORRESTER & BOEHMERT
Franz-Joseph-Strasse 38, D-80801 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 334077 A1 890927 (Basic)
EP 334077 B1 930901

APPLICATION (CC, No, Date): EP 89103766 890303;

PRIORITY (CC, No, Date): US 164249 880304

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: C22B-059/00; C01F-017/00; B22C-001/00;

CITED PATENTS (EP A): US 4799530 A; EP 252862 A; DE 3502907 A; EP 204674 A

CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN, vol. 10, no. 208 (C-361) 2264 , 22nd July 1986; & JP-A-61 47 779 (MITSUI MINING & SMELTING CO. LTD) 08-03-1986;

ABSTRACT EP 334077 A1

A highly efficient method for recovering Y₂O₃ from used investment casting shell molds containing Y₂O₃ is disclosed. The used mold materials are introduced into a dissolution reactor preferably consisting of a rotating vessel having an interior lining of acid and abrasion resistant material. An acid is combined with the materials in the reactor and agitated for a selected time period. Thereafter, the liquid remaining in the reactor is separated from the residual solids and removed. The liquid contains dissolved Y₂O₃ which is precipitated, preferably using oxalic acid to produce yttrium oxalate (Y₂)₃(C₂O₄)₂·9H₂O. The Y₂(C₂O₄)₂·9H₂O is ultimately removed from the solution and calcined to produce high purity Y₂O₃.

ABSTRACT WORD COUNT: 130

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 890927 A1 Published application (A1with Search Report ;A2without Search Report)
Examination: 900516 A1 Date of filing of request for examination: 900321
Examination: 910619 A1 Date of despatch of first examination report: 910507
Grant: 930901 B1 Granted patent
Lapse: 940504 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901
Lapse: 940504 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901
Lapse: 940622 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901, NL 930901
Lapse: 940629 B1 Date of lapse of the European patent in a Contracting State: CH 930901, LI 930901, NL 930901, SE 930901
Lapse: 940810 B1 Date of lapse of the European patent in a Contracting State: AT 930901, CH 930901, LI 930901, NL 930901, SE 930901
Oppn None: 940824 B1 No opposition filed

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1370
CLAIMS B	(German)	EPBBF1	1300
CLAIMS B	(French)	EPBBF1	1427
SPEC B	(English)	EPBBF1	3264
Total word count - document A			0
Total word count - document B			7361
Total word count - documents A + B			7361

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION An Investment Mold For Titanium Casting", United States Department of the Interior (Bureau of Mines), Report of Investigations No. 8541, 1981.

The use of Y₂O₃ as...

10/5,K/1

DIALOG(R) File 348:European Patents
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00865728

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Data management system and method for replicated data

Datenverwaltungssystem und Verfahren fur replizierte Daten

Système et méthode de gestion de données repliquées

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Hild, Stefan G., The Gables, Mount Pleasant, Cambridge CB3 0BL, (GB)

LEGAL REPRESENTATIVE:

Jennings, Michael John (80331), IBM United Kingdom Limited, Intellectual
Property Department, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 794646 A2 970910 (Basic)

APPLICATION (CC, No, Date): EP 97301476 970305;

PRIORITY (CC, No, Date): GB 9604987 960308

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04L-029/06;

ABSTRACT EP 794646 A2

The present invention provides a data management system and method for managing copies of a shared data file maintained on a plurality of computer systems that are connectable via a mobile communications network. The system comprises: logging means 410, associated with each copy 420 of the shared data file, for keeping a record 540 of modifications made to that copy; retrieval means for retrieving, via connection to the mobile communications network 460, the records 550 maintained for other copies 420 of the shared data file; merging means 560 for merging the retrieved records to generate a sequence of modifications; conflict resolving means 590 for applying predefined rules 580 to the sequence of modifications to resolve conflicts within the sequence of modifications; and means 590 for modifying the copies 420 of the shared file based on the conflict-resolved sequence of modifications.

The present invention provides a generic platform which allows conventional applications to make efficient use of mobile data connections. The solution is generic in that it is not restricted to one application or to a particular set of applications. Further, it improves efficiency since it retains communication autonomy from the applications and handles the data in an efficient manner. Further it is easy to use since applications need not be modified to make use of the facilities provided.

ABSTRACT WORD COUNT: 219

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970910 A2 Published application (A1with Search Report
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9709W1	974
SPEC A	(English)	9709W1	7068
Total word count - document A			8042
Total word count - document B			0
Total word count - documents A + B			8042

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...SPECIFICATION it involves connecting to the network twice in order to update a copy of a **shared data file**, and this **increases** the overhead of the operation. Further, since the controller would be located on some central machine, details about the number of changes being made to any particular copy of the **shared data file** will not be available,

and so the controller would have to decide when to update...
...efficient as basing update operations on the actual change activity to
the copies of the **shared** data files , which can be done when using the
system of the preferred embodiment. However, the latter approach does
have the benefit that only one controller is involved, and so
determination of when to exchange copies of the files is managed
centrally. Hence, in some instances, it may be decided that the latter
approach is **worth** employing.
Whichever approach is used, it is apparent that given prolonged periods
of disconnected operation...

10/5,K/2

DIALOG(R)File 348:European Patents
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00846014

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Method and apparatus for searching a route

Verfahren und Gerat zum Berechnen einer Route

Methode et appareil de calcul d'itineraire

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216887), 1006, Oaza Kadoma,
Kadoma-shi, Osaka-fu, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Yagyu, Takeshi, 4-23-14, Shinmori, Asahi-ku, Osaka-shi, Osaka-fu, (JP)

Fushimi, Makoto, 4-9-402, Ikuno, Katano-shi, Osaka-fu, (JP)

Ueyama, Yoshiki, 5-610, Hamaderashowa-cho, Sakai-shi, Osaka-fu, (JP)

LEGAL REPRESENTATIVE:

Altenburg, Udo, Dipl.-Phys. et al (1268), Patent- und Rechtsanwalte,
Bardehle . Pagenberg . Dost . Altenburg . Frohwitter . Geissler &
Partner, Galileiplatz 1, 81679 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 782120 A1 970702 (Basic)

APPLICATION (CC, No, Date): EP 96120659 961220;

PRIORITY (CC, No, Date): JP 95343819 951228

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G08G-001/0969;

ABSTRACT EP 782120 A1

An optimum route searching device 5 conducts a search in a predetermined area on road network data on a lower hierarchical level to obtain minimum arrival costs to individual nodes in the search area and then selects a node located on an upper hierarchical level existing link from the search area. Then the optimum route searching device 5 obtains a remaining cost to a node common with the upper hierarchical level which first appear on the upper hierarchical level existing link. Then the optimum route searching device 5 obtains a minimum arrival cost from the starting point of the search to the common node on the basis of the minimum arrival cost to the selected node and the remaining cost to the common node. The minimum arrival cost to the common node obtained at this time is used as initial conditions for a route search performed on the road network data on the upper hierarchical level. This makes it possible to shift the search results on the lower hierarchical level to the upper hierarchical level without causing an abnormal route such as a U-turn path and a bypass path.

ABSTRACT WORD COUNT: 190

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970702 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 970716 A1 Date of filing of request for examination:
970515

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB97	1381
SPEC A	(English)	EPAB97	10990

Total word count - document A 12371
Total word count - document B 0
Total word count - documents A + B 12371

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...SPECIFICATION the nodes already searched on the hierarchical level (alpha)0. (Step S301) Now, the arrival **cost** from the starting point of search (the starting point or the destination) to the selected...

...S302) If the selected node has the correspondence data, the optimum route searching device 5 **calculates** the remaining **cost** T1 from that selected node to the node to which the parent link on the hierarchical level (alpha)1 connects. (Step S303) This remaining **cost** T1 is obtained as a product of the **cost** C of the parent link on the hierarchical level (alpha)1 and the **share** S **recorded** in the correspondence data as

Next, the optimum route searching device 5 obtains the arrival...on parent links in the correspondence data (refer to Fig.4(B)) and the remaining **costs** to the parent links are **calculated** on the basis of the shares, but the remaining **costs** to the parent links themselves may be recorded as the data showing the positions on...

10/5,K/3

DIALOG(R) File 348:European Patents
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00709396

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Automated apparatus and method for object recognition.

Automatisierte Vorrichtung und Verfahren zur Gegenstandserkennung.

Dispositif et methode automatisees pour la reconnaissance d'objets.

PATENT ASSIGNEE:

Novak, Jeffrey M., (1914070), 4322 Collins Way, Lake Oswego, Oregon 97035
, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Novak, Jeffrey M., 4322 Collins Way, Lake Oswego, Oregon 97035, (US)

LEGAL REPRESENTATIVE:

Baillie, Iain Cameron et al (27951), c/o Ladas & Parry Altheimer Eck 2,
D-80331 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 672993 A2 950920 (Basic)
EP 672993 A3 971217

APPLICATION (CC, No, Date): EP 95103180 950306;

PRIORITY (CC, No, Date): US 206955 940307

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07G-001/00; G06K-007/10;

ABSTRACT EP 672993 A2

An automated check-out system for retail stores, such as supermarkets, employing digitized video signals and other means to determine and differentiate individual products, and thereby register the data for billing and inventory purposes. The sensors control the flow and positioning of retail items into the housing wherein the light source is regulated and controlled. Within the housing, optical imaging of the retail item is made with the electronic signal being digitized. By use of computerized databases, the digitized signal is compared to the finite set of data for products of approximately the same size, shape, weight and other comparative variables. Further confirmation of product identity is achieved by use of bar code differentiation, multiple image comparisons and, if necessary, optical display to the store personnel operating the cash register station serving multiple check-out lanes within the store. The customer is guided through the transaction by use of a video display screen. Once the items are registered, the customer then may bag the items and proceed to the centralized cashier station to complete the transaction.

ABSTRACT WORD COUNT: 176

LEGAL STATUS (Type, Pub Date, Kind, Text):
Application: 950920 A2 Published application (A1with Search Report
;A2without Search Report)
Search Report: 971217 A3 Separate publication of the European or
International search report
Change: 971229 A2 International patent classification (change)
Change: 971229 A2 Obligatory supplementary classification
(change)
Examination: 980812 A2 Date of filing of request for examination:
980610

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	1383
. SPEC A	(English)	EPAB95	4648
Total word count - document A			6031
Total word count - document B			0
Total word count - documents A + B			6031

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...SPECIFICATION sensors that might be considered include magnetic,
spectral and sonar sensors.

In order to positively **identify** the object, the data obtained from
the image frame (see Figure 11) and the data...

...which must be checked are minimized by eliminating those records which
do not share the **calculated** and physical attributes of the current
image. Further, the comparison is then made to determine...

...illustrated in Figure 12 to see if there is a subset of item look-up
records that **share** the same characteristics as the current image. This
is accomplished by subtracting the pixel values...

...to, the mean, median, standard deviation, range, skew and kurtosis of
the distribution. The same **calculations** and statistics could be made on
the entire set of pixels in an image if the speed and **cost** are not an
object. If ultimately no match is made, a message to a "checker..."

10/5,K/4

DIALOG(R)File 348:European Patents
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00424050

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Printer for printing on multiple types of printing sheets.

Drucker zum Bedrucken von mehreren Papierarten.

Imprimante pour l'impression sur plusieurs genres de papier.

PATENT ASSIGNEE:

SEIKO EPSON CORPORATION, (730001), 4-1, Nishishinjuku 2-chome,
Shinjuku-ku Tokyo 160, (JP), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Asai, Naoki, Seiko Epson Corporation, 3-5, Owa 3-chome, Suwa-shi, Nagano,
(JP)

Minowa, Masahiro, c/o Seiko Epson Corporation, 3-5, Owa 3-chome, Suwa-shi
, Nagano, (JP)

Morozumi, Choji, c/o Seiko Epson Corporation, 3-5, Owa 3-chome, Suwa-shi,
Nagano, (JP)

LEGAL REPRESENTATIVE:

DIEHL GLAESER HILTL & PARTNER (100231), Patentanwalte Postfach 19 03 65,
D-80603 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 428163 A2 910522 (Basic)

EP 428163 A3 910814

EP 428163 B1 940420

APPLICATION (CC, No, Date): EP 90121823 901114;

PRIORITY (CC, No, Date): JP 89295535 891114

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: B41J-011/48;
CITED PATENTS (EP A): US 4619388 A; EP 295172 A; US 4164376 A; US 4067566 A
; DE 3509738 A

CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN vol. 6, no. 36 (M-115) (914) 5 March 1982,
& JP-A-56 150583 (TOKYO ELECTRIC) 21 November 1981,
PATENT ABSTRACTS OF JAPAN vol. 12, no. 311 (M-734) (3158) 24 August 1988,
& JP-A-63 84958 (HIRAMATSU) 15 April 1988,;

ABSTRACT EP 428163 A2

A printer for printing on at least two types of recording sheet (12, 13) using a single print head (1) arranged at a single printing section. The printer includes a first recording sheet forwarding path (32), a second sheet forwarding path (33), a first recording sheet forwarding mechanism (10), a second recording sheet forwarding mechanism (50), a printing section opening/closing mechanism (40), a first recording sheet path opening /closing mechanism (20), a second recording sheet path opening/closing mechanism (30), a single recording sheet detector (26) and a recording sheet blocking mechanisms (14, 15, 16, 27).

ABSTRACT WORD COUNT: 99

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910522 A2 Published application (A1with Search Report
;A2without Search Report)

Search Report: 910814 A3 Separate publication of the European or
International search report

Examination: 911218 A2 Date of filing of request for examination:
911021

Examination: 930721 A2 Date of despatch of first examination report:
930608

Grant: 940420 B1 Granted patent

Oppn None: 950412 B1 No opposition filed

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	780
CLAIMS B	(German)	EPBBF1	733
CLAIMS B	(French)	EPBBF1	930
SPEC B	(English)	EPBBF1	6257
Total word count - document A			0
Total word count - document B			8700
Total word count - documents A + B			8700

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...SPECIFICATION away from the first recording sheet; a second recording sheet forwarding mechanism, disposed at a **recording** sheet path **shared** in common by both ...forwarding both the first and second recording sheets; a second sheet forwarding section opening/closing **mechanism** that can **be** electrically driven to open and close the recording sheet forwarding path by biasing and releasing...drive force transmitting member.

Reference numeral 7 designates a recording sheet drive roller, and 8, a **recording** sheet biasing roller disposed at a position opposite the recording sheet drive roller 7. The...print within a predetermined region.

Figs. 6(a) and 6(b) and Figs. 7(a) and 7(b) are diagrams for explaining an embodiment of a mechanism section of the printer...damage, thereby ensuring proper printing.

In addition, sharing of the drive source by the recording **sheet** forwarding path blocking mechanism and the **sheet** forwarding section opening/closing mechanism or by the...

10/5,K/5

00355932

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

NETBIOS name authentication.

NETBIOS-Namenauthentisierung.

Authentification de nom NETBIOS.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Kravitz, Jeffrey Kenneth, 7 Tudor Circle, Yorktown Heights New York 10598
, (US)

Palmer, Charles Campbell, 3-1 Woods Brooke Lane, Yorktown Heights New
York 10598, (US)

LEGAL REPRESENTATIVE:

Schafer, Wolfgang, Dipl.-Ing. et al (62021), IBM Deutschland
. Informationssysteme GmbH Patentwesen und Urheberrecht, D-70548
Stuttgart, (DE)

PATENT (CC, No, Kind, Date): EP 378804 A2 900725 (Basic)
EP 378804 A3 921014
EP 378804 B1 950412

APPLICATION (CC, No, Date): EP 89122801 891211;

PRIORITY (CC, No, Date): US 298387 890118

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04L-012/24; H04L-012/42;

CITED PATENTS (EP A): US 4672572 A

CITED REFERENCES (EP A):

IEEE NETWORK: THE MAGAZINE OF COMPUTER COMMUNICATIONS. vol. 1, no. 2,
April 1987, NEW YORK US pages 34 - 39; D.BRANSTAD: 'Considerations for
security in the OSI architecture'

COMPUTER COMMUNICATION TECHNOLOGIES FOR THE 90'S; 9TH CONFERENCE ON
COMPUTER COMMUNICATIONS 30 October 1988, AMESTERDAM,NL pages 121 - 126;
F.FOZDAR: 'Network management on the QPSX MAN';

ABSTRACT EP 378804 A2

A method insures that NETBIOS names are not illegally used on a local area network. The NETBIOS protocols use a naming system that allows any station to claim a name or set of names that are not already in use. This potentially allows any user to "masquerade" as another user, or service machine, by claiming the name when the real user is not connected to the network. This method detects these attempted masquerades, disconnects the offending station from the network, and logs information about the attempt. (see image in original document)

ABSTRACT WORD COUNT: 95

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900725 A2 Published application (A1with Search Report
;A2without Search Report)

Examination: 910109 A2 Date of filing of request for examination:
901113

Search Report: 921014 A3 Separate publication of the European or
International search report

Examination: 931020 A2 Date of despatch of first examination report:
930908

Grant: 950412 B1 Granted patent

Change: 950830 B1 Representative (change)

Oppn None: 960403 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	895
CLAIMS B	(English)	EPAB95	992
CLAIMS B	(German)	EPAB95	957
CLAIMS B	(French)	EPAB95	1185
SPEC A	(English)	EPABF1	2180
SPEC B	(English)	EPAB95	2409

Total word count - document A 3075

Total word count - document B 5543
Total word count - documents A + B 8618

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION With the proliferation of PCs and microprocessor based workstations and the vastly improved performance to **price ratio** of these computers, there has been a dramatic **increase** in the networking of PCs and workstations. LANs allow users to **share files**, support electronic mail and perform other functions which were previously **identified** as mainframe or minicomputer functions supporting a plurality of terminals. Now, even the most modest...

...SPECIFICATION With the proliferation of PCs and microprocessor based workstations and the vastly improved performance to **price ratio** of these computers, there has been a dramatic **increase** in the networking of PCs and workstations. LANs allow users to **share files**, support electronic mail and perform other functions which were previously **identified** as mainframe or minicomputer functions supporting a plurality of terminals. Now, even the most modest...

10/5,K/6

DIALOG(R) File 348:European Patents
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00310771

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Disk storage and retrieval device.

Gerat zum Speichern und Transport von Platten.

Dispositif d'entreposage et de transport de disques.

PATENT ASSIGNEE:

MITSUBISHI DENKI KABUSHIKI KAISHA, (208580), 2-3, Marunouchi 2-chome Chiyoda-ku, Tokyo 100, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Motoyoshi, Takeo c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1, Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)
Yamashita, Tohru c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1, Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)
Okamoto, Yoshiharu c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1, Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)
Kitaoka, Yuzo c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1, Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)
Matsumoto, Tatsuhiko c/o Itami Seisakusho, Mitsubishi Denki K.K. 1-1, Tsukaguchi Hon-machi, 8-chome Amagasaki City Hyogo Prefecture, (JP)

LEGAL REPRESENTATIVE:

Lawson, David Glynne et al (32891), MARKS & CLERK 57-60 Lincoln's Inn Fields, London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 284445 A1 880928 (Basic)
EP 284445 B1 920520

APPLICATION (CC, No, Date): EP 88302754 880328;

PRIORITY (CC, No, Date): JP 8746345 870327; JP 8768920 870511; JP 87159833 870629; JP 87137061 870908; JP 87147139 870924

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G11B-017/22; G11B-017/26;

CITED PATENTS (EP A): EP 163463 A; EP 138005 A; EP 173136 A

CITED REFERENCES (EP A):

PATENT ABSTRACTS OF JAPAN, Unexamined Applications, P Field, Vol. 9, No. 246, October 3, 1985 The Patent Office Japanese Government page 117 P 393 * Kokai-No. 60-98 563 (Nippon Denki K.K.) *;

ABSTRACT EP 284445 A1

A disk storage and retrieval device is disclosed in which at least one stocker is disposed in a housing above a recording and reproducing device for storing a multitude of disk cartridges. The stocker has a plurality of horizontal shelf plates on which cartridges are received, the shelf plates being vertically disposed at equal intervals. A horizontal guide

rail is mounted on a pair of vertical guide rails for vertical movement therealong. A carrier is supported on the horizontal guide rail so as to be movable therealong in the horizontal direction for transporting a disk cartridge from the stocker to the recording and reproducing device or vice versa. A cartridge handling mechanism is attached to the carrier for transporting a cartridge between the carrier and the stocker and between the carrier and the recording and reproducing device. In one embodiment, the stocker may be rotatable around a vertical rotary shaft on which the shelf plates are mounted for rotation therewith. Each of the shelf plates has a plurality of storage areas for receiving a plurality of disk cartridges.

ABSTRACT WORD COUNT: 182

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880928 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 890419 A1 Date of filing of request for examination:
890216

Examination: 901031 A1 Date of despatch of first examination report:
900914

Grant: 920520 B1 Granted patent

Oppn None: 930512 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1376
CLAIMS B	(German)	EPBBF1	230
CLAIMS B	(French)	EPBBF1	328
SPEC B	(English)	EPBBF1	5848
Total word count - document A			0
Total word count - document B			7782
Total word count - documents A + B			7782

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...SPECIFICATION 205 so that the rotary shaft is driven by the motor 205 to turn the **stocker** 201 through 180 degrees. Thus, the previously backside sections of the shelf plates 206 are...

...there. Accordingly, the capacity of the stocker 201 for storing disk cartridges 3 is greatly **increased**, i.e., about two times as great as the total capacity of the stockers 123a...

...123b are disposed side by side in the housing 120. In addition, the area and **cost** required for installing this disk storage and retrieval device are greatly reduced as compared with

10/5,K/7

DIALOG(R) File 348:European Patents
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00283079

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DATABASE USAGE METERING AND PROTECTION SYSTEM AND METHOD

**VERFAHREN UND EINRICHTUNG ZUM SCHUTZ UND ZUR BENUTZUNGSZAHLUNG VON
DATENBANKEN**

**PROCEDE ET SYSTEME DE PROTECTION ET DE COMPTAGE DE L'UTILISATION DE BASES
DE DONNEES**

PATENT ASSIGNEE:

ELECTRONIC PUBLISHING RESOURCES, INC., (976840), 5203 Battery Lane,
Bethesda, Maryland 20814, (US), (applicant designated states:
AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

INVENTOR:

SHEAR, Victor, H., 5203 Battery Lane, Bethesda, MD 20814, (US)

LEGAL REPRESENTATIVE:

Flach, Dieter Rolf Paul, Dipl.-Phys. et al (49861), Patentanwalte

Andrae/Flach/Haug/Kneissl Prinzregentenstrasse 24, D-83022 Rosenheim,
(DE)

PATENT (CC, No, Kind, Date): EP 329681 A1 890830 (Basic)
EP 329681 A1 901024
EP 329681 B1 960117
WO 8802960 880421

APPLICATION (CC, No, Date): EP 87907181 871008; WO 87US2565 871008

PRIORITY (CC, No, Date): US 918109 861014

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: H04L-009/00;

CITED PATENTS (EP A): WO 8503584 A; WO 8503584 A; US 4433207 A; US 4375579 A

CITED PATENTS (WO A): US 4588991 A; US 4588991 A; US 4595950 A; US 4232193 A; US 4696034 A; US 4696034 A; US 4658093 A

CITED REFERENCES (EP A):
See also references of WO8802960;

LEGAL STATUS (Type, Pub Date, Kind, Text):
Application: 890830 A1 Published application (A1with Search Report ;A2without Search Report)
Examination: 890830 A1 Date of filing of request for examination: 890414
Search Report: 901024 A1 Drawing up of a supplementary European search report: 900905
Examination: 920422 A1 Date of despatch of first examination report: 920310
Grant: 960117 B1 Granted patent
Oppn None: 970108 B1 No opposition filed

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB96	2258
CLAIMS B	(German)	EPAB96	2071
CLAIMS B	(French)	EPAB96	2746
SPEC B	(English)	EPAB96	12301
Total word count - document A			0
Total word count - document B			19376
Total word count - documents A + B			19376

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...SPECIFICATION to the relatively slow data transmission rates of standard communications channels and because the centralized **database** computer typically **shares** its resources among hundred or thousands of users at once. This can be a serious...

...of peak database usage before communication can be successfully established with a centralized database computer, **decreasing** the utilization of the database and causing some users to become frustrated. Further disadvantages include...

...e.g., WATS telephone line maintenance charges, long-distance direct-dial telephone charges, satellite channel **costs**, etc.) between distant user terminals and the central database computer, and the reliability problems associated...may be discouraged from subscribing, because they would be asked to pay the same **cost** a frequent user pays. Thus, many database owners charge subscribers a nominal subscription fee, and then periodically (e.g., monthly) charge users a fee **calculated** in accordance with the amount the user has used the database.

While it is easy...

10/5,K/8
DIALOG(R) File 348:European Patents
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00255124
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Multiple CPU program management.

Programmverwaltung fur mehrere zentrale Verarbeitungseinheiten.

Gestion de programmes de plusieurs unités centrales de traitement.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Crossley, James Forrest, 2570 Runic Way, Alpharetta Georgia 30201, (US)

LEGAL REPRESENTATIVE:

Buff, Henri C. (14401), Compagnie IBM France Departement de Propriete
Intellectuelle, F-06610 La Gaude, (FR)

PATENT (CC, No, Kind, Date): EP 254854 A2 880203 (Basic)
EP 254854 A3 900509
EP 254854 B1 940302

APPLICATION (CC, No, Date): EP 87108645 870616;

PRIORITY (CC, No, Date): US 890389 860729

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-015/16;

CITED PATENTS (EP A): GB 2062914 A; EP 136666 A

CITED REFERENCES (EP A):

IBM TECHNICAL DISCLOSURE BULLETIN, vol. 29, no. 2, July 1986, pages
892-900, New York, US; "Method to establish a network connection
dynamically"

THE 5TH INTERNATIONAL CONFERENCE ON DISTRIBUTED COMPUTING SYSTEMS,
Denver, Colorado, 13th - 17th May 1985, pages 88-97, IEEE, New York,
US; R.B. DANNENBERG: "Protection for communication and sharing in a
personal computer network";

ABSTRACT EP 254854 A2

A procedure which allows users of a computer system comprising a plurality of computers connected in a local area network to share both file resources and application programs on the local area network without modification to existing programs which were designed to run in a non-network environment is disclosed. The local area network comprises a server computer and at least one remote computer. Starting the network comprises an initial program load of the operating system for each of the computers, loading the local area network control program, and then loading a hypervisor or "node enabler" program. At each of the remote computers, a request to load a program or access a data file is converted by the "node enabler" to a file sharing and record locking protocol message which is transmitted to the server computer. The server computer stores a program matrix with entries indicating which programs can be run on the network without conflicts with other systems including the server computer. The server computer also maintains a list of currently running programs and accessed data files. By comparing the remote computer request with the program matrix and the list of currently running programs and accessed data files, a decision to grant a remote computer's request is made. In addition, by recording a unique identification number for each remote computer signed on to the network at the server computer, control of access to licensed programs is maintained.

ABSTRACT WORD COUNT: 241

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880203 A2 Published application (A1with Search Report
;A2without Search Report)

Examination: 880803 A2 Date of filing of request for examination:
880530

Search Report: 900509 A3 Separate publication of the European or
International search report

Examination: 920520 A2 Date of despatch of first examination report:
920403

Change: 920916 A2 Representative (change)

Grant: 940302 B1 Granted patent

Oppn None: 950222 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English,
FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS B	(English)	EPBBF1	358
CLAIMS B	(German)	EPBBF1	364
CLAIMS B	(French)	EPBBF1	411
SPEC B	(English)	EPBBF1	6054
Total word count - document A			0
Total word count - document B			7187
Total word count - documents A + B			7187

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...SPECIFICATION processors, is making it feasible for more and more users to share the same program and data files . The practical limit of the number of users who may access a single program and...

...speed of access and computing time is improved, and the number of concurrent users may increase .

European Patent Application 0 136 666 assigned to the IBM Corporation discloses a unique multiprocessing (MP) method for executing...

The screenshot shows the DR-LINK search interface. At the top, there's a banner with the DR-LINK logo and the text "Welcome Pamela Reynolds". Below the banner are several buttons: "Modify", "Save", "Alert", "Sort", "Draw", "Graph", "Tech", "BarChart", "Print...", and "Similar Docs". The "Sort" button is highlighted with a dropdown menu showing "Rank" (selected), "Newest", "Oldest", "Source", and "Subject". The "Draw" button has a dropdown for "Graph" and "Tech". The "Print..." button has a dropdown for "Similar Docs".

Results (by Rank) for: I am looking for information on a computer method for creating an investment report or portfolio using a database of stock information. This method uses the information on stock buybacks or repurchases and the price or sales information and creates an investment portfolio of the company's stock. The method identifies the companies with the highest buyback ratio and the lowest price or sales ratio. A list is generated of these stocks and they are ranked according to which are the best investment.

100 documents returned

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Quantitative investors -- or quants, as they are known on Wall Street--try to make investment decisions using mathematical models that describe the behavior of a stock's future price in terms of presently observable variables.
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Your checkbook's reconciled, your bills are paid, and your taxes are done. Now what? You're ready
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92% Mikkelsen, W.H. ; Ruback, R.S. • Rand Journal of Economics • 12/01/91 • 2 pages (160 words) • [SUMMARY](#)
The authors examine whether the actions of the blockholder and repurchasing managers in targeted repurchases of common stock benefit the repurchasing firm's stockholders.
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92% ZIEGLER, BART • The Wall Street Journal • 11/27/96 • 2 pages (190 words) • [SUMMARY](#)
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Analytically considers an observed turnover anomaly and attributes the findings to the combination of insider trading on asymmetric information and short sale constraints.
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BUG, an information service company, Nomura Sogo Kenkyusho, and NTT Mobile Communications announced that they would be working with GTE's information subsidiary to establish a joint venture electronic information service company in April.
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- Darrow, Barbara • *Computer Reseller News* • 09/26/94 • 2 pages (170 words) • [SUMMARY](#)
Reports that at their annual meeting on October 1994, the shareholders of Microsoft Corp. will vote
- 70. THE NEW GRAPEVINE IS ONLINE. (INTERNET-BASED STOCK WATCHERS INFLUENCE STOCK PRICES) (INDUSTRY TREND OR EVENT)**
- WEISS, GARY • *Business Week* • 05/27/96 • 2 pages (180 words) • [SUMMARY](#)
Predictions and analysis from Internet-based stock enthusiasts have started to impact stock prices of various companies.
- 71. An application of artificial neural network models to portfolio selection**
- Yung-Ho Suh ; LaBarre, J.E. • *Journal of Computer Information Systems* • 09/01/95 • 2 pages (200 words) • [SUMMARY](#)
The purpose of this study is to investigate the possibility of building a neural network model that is able to construct a profitable trading strategy in the market by classifying the future market winners and losers from the publicly available accounting information.
- 72. STOCKS PLUNGE ON WEAKER CORPORATE EARNINGS AND RATE FEARS; TECHNOLOGY ISSUES TAKE SHARP HIT, HELPING PUSH NASDAQ 3.1% LOWER. (TECHNOLOGY STOCKS)**
- LOHR, STEVE • *The New York Times* • 07/12/96 • 2 pages (190 words) • [SUMMARY](#)
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	AFX - Regulatory News Service • 07/28/97 • 8 pages (1860 words) • SUMMARY	
	Banco Central Hispanoamericano S.a. 28th July	
76. 87%	FROM KITCHEN TABLE TO KEYBOARD; INVESTMENT CLUBS FLOCK TO INTERNET. (INTERNET/WEB/ONLINE SERVICE INFORMATION)	<input type="checkbox"/>
	MORROW, DAVID J. • <i>The New York Times</i> • 07/07/96 • 2 pages (190 words) • SUMMARY	
	Investment clubs use Internet-based stock and company information to increase the value of their stock portfolios.	
77. 87%	Robust investment	<input type="checkbox"/>
	Larson, D.C. • 1986 IEEE International Symposium on Information Theory (ISIT). Abstracts of Papers (Cat. No.86CH2374-7) • 01/01/86 • 2 pages (200 words) • SUMMARY	
	Summary form only given. Let stock prices be represented by a discrete, positive sequence of	
78. 87%	Murphy v O'Higgins:	<input type="checkbox"/>
	Unknown • <i>Financial Times London Edition 1</i> • 12/20/97 • 4 pages (830 words) • SUMMARY	
	The appeal is obvious. There has to be a simple way to find stocks that can beat the market. And,	
79. 87%	Real time stock price distribution utilising the GSM short messaging service	<input type="checkbox"/>
	Kilmartin, L. ; Friel, D. • 1997 IEEE International Conference on Personal Wireless Communications (Cat. No.97TH8338) • 01/01/97 • 2 pages (230 words) • SUMMARY	
	The development of value added services based upon the GSM standard is becoming increasingly important to both network operators and the subscriber's to such networks.	
80. 87%	TEACH YOUNGSTERS HOW TO DECRYPT STOCK PAGE	<input type="checkbox"/>
	Neale S. Godfrey Neale S. Godfrey, a former bank president, has written books on family finance and appears on syndicated television shows discussing finance. • <i>The Commercial Appeal Memphis, TN</i> • 12/01/97 • 5 pages (1300 words) • SUMMARY	
	After you have discussed the basic workings and history of the stock market, your teenager should be ready for the big plunge.	
81. 87%	TECH STOCKS: NO SURE THING. (INDUSTRY INSIGHT) (INDUSTRY TREND OR EVENT)	<input type="checkbox"/>
	MULQUEEN, JOHN T. • <i>CommunicationsWeek</i> • 04/14/97 • 2 pages (170 words) • SUMMARY	
	Technology stocks are not always a secure investment. Cascade Communications was the sixth-best	
82. 87%	Low-cost pricing history source for commodity futures contracts	<input type="checkbox"/>
	Meyers, T.A. • <i>Wall Street Computer Review</i> • 01/01/86 • 2 pages (220 words) • SUMMARY	
	Remote Computing's Merlin database offers the technically minded investor a low cost on-line source of current and historical pricing information for stocks, bonds, rights, warrants, government issues, mutual funds, options, indices, and commodities.	
83. 87%	Pulse Portfolio Management System	<input type="checkbox"/>
	Glagier, Jason • <i>Wall Street Computer Review</i> • 07/01/91 • 2 pages (220 words) • SUMMARY	
	Presents a mixed review of Pulse Portfolio Management System (\$349), an investment portfolio management system by Equis International of Salt Lake City, UT (800, 801).	
84. 87%	Fujitsu Markets Stock Trading Terminal	<input type="checkbox"/>
	COMLINE - Telecommunications • 11/14/91 • 2 pages (180 words) • SUMMARY	
	On the 12th, Fujitsu Ltd. (6702) began marketing the "Displayphone ES (Electronic Securities)," a	
85. 86%	Quicken 5 and Quicken Deluxe 5 -- Know the Health of Your Wealth	<input type="checkbox"/>
	Joel T. Patz • <i>Windows Magazine</i> • 10/16/95 • 4 pages (790 words) • SUMMARY	
	The old question about how you can make a good thing better is answered by Intuit's release of Quicken 5 and Quicken Deluxe 5.	
86. 86%	Low Price Leads Cypress & Sierra To Repurchase Stock	<input type="checkbox"/>
	Ian Stokell • <i>Newsbytes</i> • 04/30/93 • 3 pages (410 words) • SUMMARY	
	SAN JOSE, CALIFORNIA, U.S.A., 1993 APR 30 (NB) -- Low stock prices have led to both Cypress Semiconductor and Sierra Semiconductor announcing stock repurchase plans.	

87. 86%	Nations Funds Offers Two New Managed Index Funds; Combining Active and Passive Portfolio Management	<input type="checkbox"/>
	Business Editors • <i>BUSINESS WIRE</i> • 10/13/97 • 5 pages (1100 words) • SUMMARY	
	CHARLOTTE, N.C.--(BUSINESS WIRE)--Oct. 13, 1997--Nations Funds is pleased to announce the	
88. 86%	The prophet motive: Using PCs to predict winning stocks	<input type="checkbox"/>
	Randy Meyers • <i>HomePC</i> • 11/01/96 • 8 pages (2300 words) • SUMMARY	
	Back in 1993, Ted Hodgson decided to switch his investment focus from mutual funds to stocks.	
89. 86%	Redwood Trust, Inc. Reports Results for 1997	<input type="checkbox"/>
	Business Editors • <i>BUSINESS WIRE</i> • 02/11/98 • 14 pages (3610 words) • SUMMARY	
	MILL VALLEY, Calif.--(BUSINESS WIRE)--Feb. 11, 1998--For the full year ending December 31, 1997,	
90. 86%	Kyodo, Matsushita Graphic Begin Stock Information Service	<input type="checkbox"/>
	<i>COMLINE - Telecommunications</i> • 05/23/90 • 2 pages (170 words) • SUMMARY	
	On May 21st, K.K. Kyodo News Service and Matsushita Graphic Communication Systems Service Co.,	
91. 86%	Trading systems (global securities)	<input type="checkbox"/>
	<i>Banking World</i> • 03/01/88 • 2 pages (150 words) • SUMMARY	
	A number of firms sell price information which they deliver electronically to terminals in their customers' offices.	
92. 86%	CORPORATE STOCK BUYBACKS ARE SOARING Exchange Seeks To Make Put' Options Part of the Strategy	<input type="checkbox"/>
	<i>Treasury Manager's Report</i> • 02/16/96 • 5 pages (1100 words) • SUMMARY	
	One of the best investments open to established, publicly-held companies with positive cash flow is the repurchase of the company's stock.	
93. 86%	Taking stock of software -- To maximize their software investment, companies need to manage their application portfolio as carefully as they do their stock ...	<input type="checkbox"/>
	Hayes, Ian S • <i>Computerworld</i> • 09/02/91 • 2 pages (190 words) • SUMMARY	
	IN DEPTH column discusses managing software as if it were an investment portfolio, looking to allocate resources, maximize profits, and save money in doing so.	
94. 86%	BIG-NAME BARGAINS. (TECHNOLOGY STOCKS) (INDUSTRY TREND OR EVENT)	<input type="checkbox"/>
	SCHAFF, WILLIAM • <i>InformationWeek</i> • 11/03/97 • 2 pages (170 words) • SUMMARY	
	Investing in the stock market, especially in the light of its recent volatility, requires a long-term investment view.	
95. 86%	Price Set for JR Tokai Stock	<input type="checkbox"/>
	<i>COMLINE - Automobiles and Transportation</i> • 08/26/97 • 2 pages (180 words) • SUMMARY	
	The Japanese National Railway Settlement Corporation has set a price of 359,000 yen per share for stock in Central Japan Railway Company (JR Tokai), the railroad company to be listed in October.	
96. 86%	Kleinwort Overseas - Interim Results	<input type="checkbox"/>
	<i>AFX - Regulatory News Service</i> • 07/30/97 • 12 pages (3070 words) • SUMMARY	
	Kleinwort Overseas Investment Trust Plc 30th July	
97. 86%	FOCUS: Saltus, SER shares up sharply on first day; Saltus gains exaggerated	<input type="checkbox"/>
	COLIN FERNANDEZ • <i>AFX-EUROPE</i> • 07/15/97 • 3 pages (720 words) • SUMMARY	
	FRANKFURT (AFX) - Shares in automatic screwdriving tools maker Saltus Technology AG made steep gains following its listing on Germany's Neuer Markt yesterday, but some analysts are not optimistic about its future prospects.	
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	<i>Petroleum Finance Week</i> • 02/16/98 • 3 pages (740 words) • SUMMARY	
	Steep drops in crude oil prices have driven many major oil companies and independent producers to buy back stock of their own companies as a way to prop up share prices.	
99. 86%	DATA FOR CHEAPSKATES. (INVESTMENT-ORIENTED INTERNET SITES)	<input type="checkbox"/>
	CHURBUCK, DAVID C. • <i>Forbes</i> • 06/17/96 • 2 pages (180 words) • SUMMARY	
	An array of expensive services can provide investors with financial information, but consumers should first evaluate free Internet site offerings.	
100. 86%	American Opp. Tst. - Final Results	<input type="checkbox"/>
	<i>AFX - Regulatory News Service</i> • 12/01/97 • 5 pages (1190 words) • SUMMARY	
	American Opportunity Trust Plc 1st December	

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